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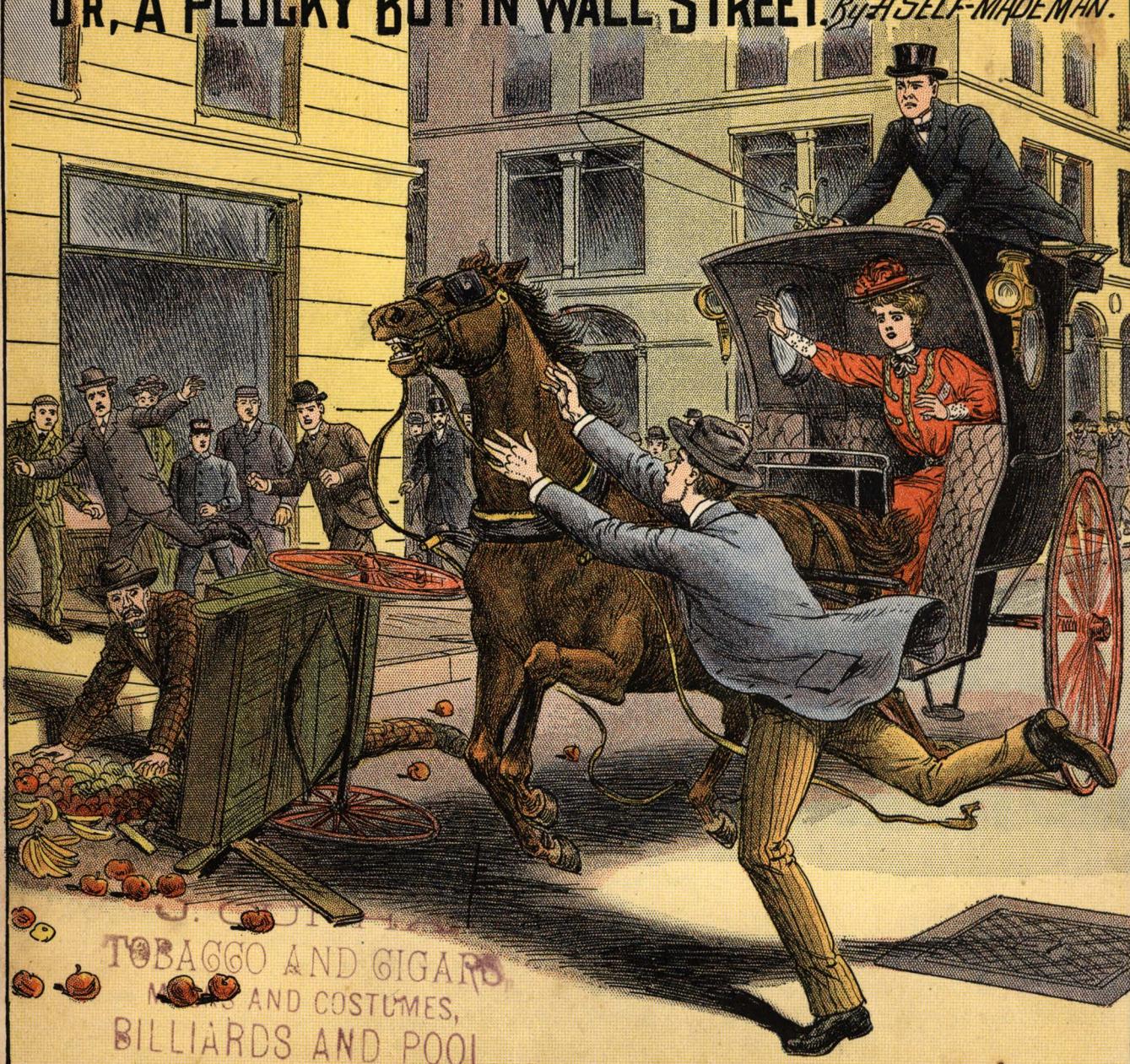
FAME

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FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

ON HIS METTLE;
OR, A PLUCKY BOY IN WALL STREET. *By A SELF-MADE MAN.*



TOBACCO AND CIGARS
MUSICAL INSTRUMENTS,
BILLIARDS AND POOL,

Without the slightest hesitation Billy sprang into the street to intercept the runaway. As he reached for the swinging bridle, the animal swerved to one side, struck an Italian fruit vendor's cart, and upset it together with its owner.

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Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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ON HIS METTLE

OR,

A PLUCKY BOY IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.

OLD MOTHER HUBBARD.

Some months ago in one of the early stories of this series, called "A Barrel of Money," we set before our readers many of the incidents in the youthful career of one of the brightest brokers doing business to-day in Wall Street.

It is again our good fortune to be able to present certain true events which happened in the early life of another of the foremost traders in New York's financial district, whose name, if we were permitted to use it in print, would be immediately recognized by a host of our readers who are familiar with Wall Street affairs—needless, therefore, to say that the name of our hero, Billy Moss, is an assumed one.

One morning about ten o'clock a number of years ago a little old Irishwoman, in a faded gingham dress and a threadbare shawl over her bent shoulders, was coming up Broad Street with a good-sized basket of apples and cheap candy on her arm.

She was a familiar character in that vicinity, and was patronized not only by the D. T. and other messenger boys who were always on the wing in the district, but by many passing brokers who seldom gave her less than a dime, and often a quarter, for a single nice rosy-cheeked apple.

No one seemed to know, or care for that matter, what the little old woman's name was, but, for all that, she had come to be recognized as "Old Mother Hubbard"—a title originally bestowed upon her by some facetious messenger boy and which stuck, like nick-names often will.

The boys had got into the habit of addressing her by that name, and as she took it in good part a majority of the denizens of the financial jungle came, at length, to believe that her name really was Hubbard, and that the word "Mother" was a natural addition, by reason of her age.

Mother Hubbard was, as we have said, coming slowly up Broad Street prepared to do business in the same old way she had done it for years.

As she started to cross the east side of Exchange Place three messengers employed by the Maritime Exchange came skylarking up that narrow thoroughfare.

The sight of the old woman started a new vein of mischief in their heads, and they immediately surrounded her and brought her to a standstill.

Mother Hubbard was often bothered by the boys, but never seriously so.

They liked to tease her when the humor was on, yet there was no record of any one of them trying to cheat or rob her.

Pixy Shattuck was the ring leader of the Maritime messengers.

He was an impudent youth who, if he possessed any good qualities, was very careful to hide them.

It pleased him to maintain his supremacy of "Cock of the Walk" over the tribe of youngsters who carried nautical information broadcast from the Bureau.

No one felt like disputing his leadership, for he had tough little fists and seemed to know how to handle them.

Pixy was one of the three boys who gathered about the

old woman on the present occasion, and we are sorry to say that Pixy was looking for trouble.

He was a tough kid and was about fourteen years of age.

"Well, old woman, wot's de price of yer apples dis mornin'?" he inquired, picking up one of the best, and eyeing it with a hungry look, for Pixy's breakfast that morning had consisted of a stale roll and a drink of water, because his mother had not gotten up to feed him, and the roll was all the boy could find in the house.

"That apple is four cents," said Mother Hubbard. "Those small ones in the corner are a penny apiece, and the next two cents each."

"All right, old woman," grinned Pixy, picking up another four-cent apple, "I'll take dese two. Youse kin chalk it up on yer slate, and some time terday I'll send me book-keeper around wit' me check."

The other two boys roared with laughter at this sally.

"I don't trust, young man," replied the old woman, firmly, reaching for her apples. "Them that can't pay cash must go without."

"Is dat so," answered Pixy, with a snarl, drawing back and taking a huge bite out of one of the apples. "W'en I say chalk it up, yer wants ter do it."

"Give me that other apple directly," cried Mother Hubbard, shrilly. "And pay me four cents for the one you're eatin', or I'll call a cop."

"Yer'll call not'in'. If yer open yer mouth ag'in I'll dump yer and yer basket inter de gutter," he said, threateningly.

"How dare you talk to me that way? You shall pay me four cents this instant, or——"

"Or wot?" grinned Pixy.

"I'll have you arrested."

"Ah, g'long!" replied Pixy, giving her a rude shove.

The old woman tripped on the edge of the curb and went down backward, her basket dropping to the walk, spilling half of its contents.

Mother Hubbard uttered a smothered shriek, while Pixy Shattuck and his companions started to make themselves scarce.

But Pixy discovered that the way of the transgressor is not strewn with roses.

A robust, rather under-sized boy of fourteen had come upon the scene in time to overhear a part of the conversation between Pixy and the apple woman.

He was a bright, alert-looking lad, whose well-worn and well-patched garments showed that he was not suffering from a condition of over-prosperity.

He had a bundle of the early afternoon edition, as it is called, of a big daily newspaper under one arm, and this was sufficient to distinguish him as one of the great army of newsboys who make an honest, though often precarious, living selling papers.

He had stopped to watch the outcome of the argument between Pixy and the old woman, whom he knew well by sight.

He was growing indignant over the imposition he saw

the little rascal was practising upon the inoffensive apple and candy vender, when Pixy upset Mother Hubbard, as we have seen.

In an instant down went the bundle of newspapers on the sidewalk, and the boy made a bee-line for the fleeing Shattuck.

"Hold on, freshy, you don't do the sneak act like that," he cried, seizing Pixy by the arm and detaining him.

"Wot's de matter wit' youse?" snarled the Maritime messenger, aiming a blow at the newsboy's head.

The other lad ducked nimbly, but did not release his grip.

"Let me go, will yer, or 'twill be worse for youse," roared Pixy.

"Not on your life I won't," answered the newsboy, sturdily.

"Den I'll knock de stuffin' out of yer."

Pixy swung himself loose and started in to do up the brave boy.

He had always claimed to be a fighter, and the boy before him looked easy.

But appearances are sometimes deceiving.

Such proved to be the case in this instance.

Pixy lunged viciously at his opponent's face.

The other boy ducked in the most approved fashion, and then something happened.

Pixy's jaw came into contact with his antagonist's hard little fist, and his head went back with a snap.

Then, before the tough messenger could recover himself, he caught a sockdoliger in one eye that made him see a host of stars and not a few planets.

"Wow!" howled Pixy, starting back.

"Want any more?" asked the newsboy, fully prepared to resume hostilities.

"I'll kill yer!" roared Shattuck, flying at the speaker, mad with rage.

Biff!

The newsboy had ducked again like chain lightning and planted another blow on the messenger's chest.

Swat!

Pixy's mouth got it that time, and first blood went to his opponent.

The messenger was now aroused to fury.

He reached the newsboy with a clout alongside of the head.

"Yah! I'm gettin' yer now!"

That is, he thought he was, but he wasn't, just the same.

Smash! Biff! Swat!

The smaller boy delivered three blows in rapid succession, and Pixy went down in the street.

"Had enough?" again inquired the newsboy.

No, Pixy hadn't had enough; but he got it a few minutes later when he staggered to his feet and the other boy, with flashing eye, put it all over him so quickly that the tough youth thought a cyclone had struck Broad Street at that particular moment.

Of course a crowd of boys and passers-by had gathered

in a ring about the scrappers and were enjoying the impromptu mill.

"Cheese it! A cop is comin'!" shouted a boy on the outskirts of the crowd.

At that moment Pixy was on the ground with his victorious opponent straddling his chest.

The newsboy made no effort to dismount and slip away, as boys usually do when an officer is approaching.

He held his ground until the policeman appeared.

"Here, what is all this?" asked the officer, reaching for the boy and yanking him to his feet.

"Don't let him get away!" cried the newsboy, as Pixy scrambled up and tried to dive through the crowd.

The policeman reached for and secured him.

"It's the station for both of you," he said.

"Hold on," protested the newsboy. "This chap upset Mother Hubbard and her basket, and I only interfered to stop him from getting away."

"That's right, officer," spoke up a well-dressed gentleman in the crowd. "I saw the whole occurrence. That boy is not guilty of any trouble. The other boy ought to be arrested for what he did."

"Where is the old woman?" inquired the policeman.

"She's here, picking up her apples and stuff," volunteered a spectator.

"Make room, please," said the officer, pushing the two boys ahead of him. "Here, Mother Hubbard, did one of these boys upset your basket?"

"That's the boy," she said, pointing a skinny finger at Pixy. "The other pitched into him for it."

"That settles it," said the policeman, releasing the newsboy. "Now, Mother, will you go to the station-house and make a charge against this young rascal?"

"If he'll pay me eight cents for the apples he took I'm willin' he should go," she answered.

"I ain't got no eight cents," said Pixy, sullenly. "I'll pay yer ter-morrer."

"Where do you work?" asked the officer.

"At de Maritime Exchange."

"I ought to take you in, anyway, for fighting," said the policeman. "I'll let you go, on condition that you pay the old lady for any damage she's sustained through you."

"All I want is me eight cents," said Mother Hubbard.

"Well, if he doesn't pay you to-morrow, old lady, I'll go down to the Exchange and file a charge against him with the manager and run him in on top of it," said the officer, giving Pixy a push, which he took advantage of to hurry from the scene of his tribulations.

The crowd melted away, leaving only the newsboy, the policeman, Mother Hubbard and the well-dressed man, who had come to the boy's aid when the officer collared him, on the corner.

CHAPTER II.

BILLY MOSS GETS A SITUATION IN WALL STREET.

"You're a fine boy, and I'm much obliged to you for whippin' that little villain," said Mother Hubbard to the

newsboy. "Just help yourself to some of me best apples. You're welcome to 'em."

"I'm much obliged to you, ma'am; but I don't want any just now," replied the boy.

"I'll remember you. Whenever you want an apple just come and take one, and it shan't cost you a penny," said Mother Hubbard, as she started off in the wake of the policeman.

The boy picked up his newspapers, which had remained on the edge of the curb all this time, and was about to resume business when the well-dressed gentleman, who had some purpose in view apparently, spoke to him.

"Look here, my lad, what's your name?"

"Billy Moss, sir."

"Where do you live?"

"Madison Street, sir."

"With your parents?"

"With my mother and sister."

"Your business is selling papers, isn't it?"

"Yes, sir."

"How do you make out at it?"

"I'm not kicking; but I hope to do better when I get a chance."

"Then you would be willing to make a change, eh?"

"Yes, sir; if I could better myself."

"How would you like the position of office-boy and messenger in a broker's office?"

"First-class, only I don't see any chance of getting such a job."

"Well, I'm a Wall Street broker, and I want a boy in my office. I've sized you up and am disposed to give you a chance, to see if you can fill the bill. Here is my card. Call around after three o'clock and I'll have another talk with you."

"All right, sir. I'll be there. And I'll do my best to make good if you hire me."

"Very well. I shall expect to see you after three, remember."

With those words the broker walked off, leaving Billy Moss looking at the card and wondering whether his ears had deceived him or not.

"Washington Hooper, Stocks and Bonds, No. — Wall Street," was what Billy read on the card.

"Gee whiz! This must be my lucky day," breathed Billy, putting the card carefully away in his pocket. "If I connect with that job it will be the finest thing I ever struck in my life. Office-boy and messenger to a stock broker. It's just what I've always wished to be. Won't mother and sister be glad to hear that I've got hold of something steady, with regular wages attached to it? Maybe I'll get as much as five dollars. That will be a great help to mother. She won't have to work so hard if she's sure of five cases a week."

Suddenly a cloud came over his young face.

"What am I going to do for clothes? I can't work in a

broker's office in this suit, and it's the best I have. I wonder if Mr. Hooper would buy me a suit and take it out of my wages? I'll have to strike him if he hires me."

After standing a moment in thought the boy started in to sell his papers.

Billy Moss was the son of a poor widow, who also had a daughter of twelve, named Agnes.

The three lived in the upper floor of a cheap tenement on Madison Street.

The husband and father, George Moss, had been dead five years, and since his death the little mother had had a hard struggle to support herself and her two children.

She had been a dressmaker before her marriage, and she was forced to take up with it again when her protector and provider had been taken away.

It had been and still was a serious problem with her to manage to make both ends meet, for she did work only for people in ordinary circumstances, and consequently was but poorly paid for her services.

She had kept her children at the public school, in spite of adverse circumstances, for it was her ambition to give them both the best education possible.

Billy, however, seeing how things were, had insisted on leaving at the close of last term, in spite of the fact that he needed only one year more to graduate.

Failing to get a satisfactory job as soon as he expected, he took to selling papers and was doing fairly well at it.

His sister continued at school with the intention of graduating two years from the previous June.

In spite of the fact that self-denial was the order of the little household, mother and children were very happy in one another's society.

The mother was always planning for the future of her dear ones, while they were just as constantly looking forward to the time when they expected to be able to take the burden from her shoulders and give her a good rest.

Promptly at three o'clock Billy Moss ascended the single flight of stairs which led to the corridor on which Washington Hooper's office opened.

He felt something like a fish out of water when he opened the door of the reception-room and entered, for he was conscious that he presented but a poor appearance in his old and often-mended garments.

A clerk asked him what he wanted, and he replied that Mr. Hooper had told him to call about three o'clock.

The clerk went into the private office where his employer was, and soon came back to tell Billy that Mr. Hooper would see him in a few minutes.

In a quarter of an hour the broker came to the door of his private room and called the boy inside.

"Now, Billy, I want an office boy," began Mr. Hooper, "one who will do exactly what he is told, and nothing else. A boy with a still tongue and a wise head. Do you understand?"

"Yes, sir," replied the lad, promptly.

"I shall keep you on the move pretty much all the time during business hours, carrying notes to different offices,

and I shall expect you to be lively in delivering my messages and prompt in returning, whether you have an answer to bring back or not. I have no use for a lazy boy, or one prone to loiter on the way. It often happens that the fate of some business transaction depends upon the agility and faithfulness of one's office boy; therefore, I require a lad on whom I feel I can depend, under any and all circumstances."

"You'll be able to rely on me, sir," replied Billy, earnestly.

The broker regarded him a moment or two attentively before going on.

"When you come here mornings, and when you return from errands, after delivering the answer, if any, to me, you are to take your seat in the chair you were occupying when I called you in here, and when visitors come and ask if I am in you are to take their cards, or names, and bring them to me in this office. I will let you know, or send word out to them, whether or not I am busy, and can or cannot see them. Do you understand?"

"Yes, sir."

"I want you to be polite and respectful to callers, under all circumstances. You will find that a great many people are abrupt, and perhaps uncivil in their deportment, especially when laboring under the excitement of the stock market. You must learn to keep an even disposition and a smiling face. When calling on other brokers with notes it is my wish that you shall conduct yourself like a little gentleman."

"Yes, sir."

"Now, with respect to other messenger boys whom you will often meet, I hope you will avoid getting into rows with them. While I do not object to a boy defending himself from aggression, and I have had some evidence this morning that you are able to hold your own with boys of your age, and probably bigger ones, I do not want a boy who looks for trouble, for he usually finds all that's coming to him, and sometimes a great deal more."

"I'm not a scrapper, sir; but I couldn't stand by and see an old woman pushed down, and her stock in trade upset, by a mean little rascal like Pixy Shattuck. If any one did such a thing to my mother I'd expect some one to defend her if I was not there to do it myself," said Billy, with an aggressive note in his voice.

"I am not finding any fault with you for what you did this morning; in fact I rather admire your courage in tackling a boy who seemed to be stronger than yourself, considering the circumstances. I merely wish to impress on your mind that I discourage fighting among boys on a slight pretext. Now write your name and address on that pad."

Billy did so, and the broker was both surprised and pleased to see that he wrote a neat and legible hand.

"You live with your mother and sister, I think you told me this morning?"

"Yes, sir."

"How long since you attended public school?"

"About four months, sir."

"What grade were you in?"

"I would have been in the first grammar had I gone this term. Mother wanted me to remain and graduate next June, but money was so scarce with us, and mother had to work so hard to keep the pot boiling, that I was afraid she'd get sick and perhaps have to go to the hospital. That would mean the breaking up of our little home, so I decided to do something myself to help her out. I got one job, but it wasn't satisfactory, and while looking for another I've been selling papers."

"Well, I will give you a fair trial, Billy. If you make good, as I trust you will, this will be a good place for you, with a future to look to, for eventually I shall advance you to a clerkship in my counting-room. You may commence to-morrow morning. You must be here promptly at nine o'clock. Report to Mr. Bradshaw, my cashier. You have a better suit than the one you are now wearing, I suppose?"

"No, sir," replied Billy.

"Well, then, you must get yourself a new suit this afternoon. I will give you an order on a tailor, and you can fit yourself out."

"Thank you, sir. You can deduct the price from my wages."

"That isn't necessary. I will make you a present of the suit. You can make it up by faithful attention to your duties."

"I am very much obliged to you, sir," replied Billy, gratefully.

"That's all right. I can see that you are a smart, intelligent boy, and I think you will make a first-class office boy. That's what I am after. Your wages will be five dollars to start with. I shall raise it as you show your fitness for the position. That will be all. I will write you the order for the clothes, and you can take it to the tailor's on your way home. You will also need a new hat, a new tie, and some collars, and probably other things. Here's five dollars to get them with. It all goes with the suit."

Mr. Hooper handed him the order for the suit, and Billy left the office a very happy boy.

CHAPTER III.

BILLY'S FIRST EXPERIENCE AS A MESSENGER.

When Billy went home that afternoon he felt sure he looked as swell as any Madison Street dude on Sunday.

He had a nice suit of clothes on, the tailor having agreed to send the old suit to his home next day.

He had also a new hat, a new pair of shoes, a new necktie, and several other necessary articles in a bundle under his arm, all of which he had obtained in Bowery stores, where the \$5 had greater purchasing powers than in Broadway.

When he entered the Moss apartments his mother and sister hardly knew him, so changed for the better was he.

"Why, Willie," cried his astonished sister, "where on earth did you get that suit of clothes? And you've a new hat, and new shoes, and a new necktie, too! Do tell us what has happened to you."

"To begin with, I've caught on to a swell job at five dollars a week, and it's up to me to hold on to it."

"I'm so glad," said the hard-worked little mother, beamingly. "What is it?"

"Guess," answered Billy.

"Judging from the new clothes I should say it was in a bank," laughed Agnes.

"Well, it's next door to it. It's in a stock broker's office in Wall Street."

"Is it possible!" exclaimed Mrs. Moss, almost incredulously.

"Yes, mother, it's true. As I couldn't hold the position in my old duds, the broker gave me an order on his tailor for a suit of clothes, which fits me like the paper on the wall, doesn't it?"

"Turn around and let me see you. Yes, it fits you very well."

"He also gave me a five-dollar-bill to invest in a hat, necktie and whatever else I needed. I stretched it so hard that it produced a new pair of shoes at \$1.75."

"He was very kind to advance you so much money," said Mrs. Moss.

"He advanced me nothing. He made me a present of this outfit."

"Made you a present of all those things?" exclaimed his astonished mother.

"Sure as you live he did. That's the kind of boss to have, mother."

"Do they always do that down in Wall Street?" asked his sister.

"No; I don't believe they do. But Mr. Hooper seems to be a liberal sort of man. He handed me the five just as some people would a nickel. He's all right."

"You're a lucky boy," smiled Agnes.

"How did you secure the situation, dear?" asked Mrs. Moss.

"Well, you see, I got into a scrap with a tough named Pixey Shattuck, who's a messenger in the Maritime Exchange. He upset an old woman named Mother Hubbard, who sells apples and candies on the street, and I went for him. He thought he could wipe the stones with me, but soon found out his mistake, for I put it all over him in less than five minutes."

"Oh, Willie!" cried his sister, "did you actually get into a fight?"

"That's what I did, and I polished Pixey off to the queen's taste. I was sitting on his chest when a cop came up—"

"You were not arrested?" screamed his mother, apprehensively.

"Not much I wasn't. The gentleman who afterward hired me to work for him chipped in and told the officer that I was not to blame for the mix-up, and he let me go."

When the trouble was all over, the gentleman spoke to me; asked me my name and where I lived, and if I'd like to take a job as office boy in a broker's office. Well, say, when he said that, I nearly dropped. Would I take it? Would a duck swim? I said I'd be glad to get such a place, so he told me to call around at three o'clock to his office, handing me his card. I went around, you can bet, and I got hired on trial. It will be a cold day if I don't make good, for it's just the kind of posh I've been yearning for."

"It is certainly a very respectable situation," said his mother.

"The boys around here won't know you in that suit, Will," said Agnes.

"I'm not worrying about that, sis."

"When do you begin, my son?" asked Mrs. Moss.

"To-morrow, at nine o'clock. And I quit between three and four."

"My goodness!" cried his sister, "those are bankers' hours."

"Better. Bank clerks work till five, as a rule, and often later."

"You'll be getting so high-toned by-and-by that it will be a privilege to speak to you," smiled Agnes.

"Don't you believe it. Prosperity won't swell my head. This new hat is just the same size as the old one."

"Five dollars a week will be a great thing for us. I may be able to save a dollar out of it for a rainy day," said Mrs. Moss.

"I hope you won't need to work quite so hard as you have been doing, mother. That will be the greatest satisfaction to me."

It was a very happy little family that sat down to supper that night in the Moss apartments.

The future looked brighter than at any time since Mr. Moss died.

Billy was on hand at Mr. Hooper's office next morning promptly at the stroke of nine.

He was the earliest arrival, but the others began coming in directly after.

The cashier, Mr. Bradshaw, appeared at 9:15, and the first thing he did was to ask Billy if he was the new boy.

"Yes, sir."

"Come inside a moment. Your name is William Moss, I believe," he said, after taking off his hat and coat.

"Yes, sir; but I'm generally called Billy."

"Do you prefer to be called Billy to Will or William?"

"I am more used to Billy, sir; but I don't care what you call me."

"Well, I'll call you Billy, I guess," said Mr. Bradshaw, with a smile. "It seems to fit you pretty well. Where do you live, Billy?"

"No. — Madison Street."

"All right. Now you may go back to your seat in the outer office. I presume Mr. Hooper gave you instructions as to your duties."

"Yes, sir."

Billy went into the reception-room and took his seat.

At half-past nine Mr. Hooper came in. He nodded pleasantly to his new messenger.

"Your new suit makes a great improvement in you, Billy," he said. "Come into the office. I've got several errands for you."

Billy helped the broker off with his coat, and hung it up in a closet.

Mr. Hooper put his hat on the top of his desk.

"I suppose you are well acquainted with the financial district, Billy?"

"Yes, sir."

"Know where all the big office buildings are, I suppose?"

"Yes, sir."

"Where's the Bowling Green Building?"

"Down Broadway, near the Battery."

"Well, this letter goes there. Know where the Corn Exchange Bank is?"

"Yes, sir. William Street, near Wall."

"You will deliver that letter to the cashier, and bring an answer back. This note goes to the Vanderpool Building."

"In Exchange Place, sir."

"Right. And this goes to the Mills, in Broad Street. Now, let me see how soon you can get back."

Billy got his hat and skipped out.

"I'm going to make a new record for that office," he said to himself, as he started up Wall Street toward Broadway.

In fifty minutes he was back in the office, after taking in the four places.

He brought back two replies, and Mr. Hooper complimented him on his agility.

"How did you manage to cover the ground so quickly, Billy?" he asked, with a smile.

"I use a pair of seven-league boots, sir, when I'm in a hurry," grinned the new messenger boy.

"I am glad you are so well provided. I hope they won't wear out soon," laughed Mr. Hooper.

"If they do I'll have them soled and heeled, so they'll be as good as ever again."

"It looks as if you would hold your job, Billy."

"I hope so, sir. It won't be my fault if I don't."

"Well, take this letter down to Clinton, Everett & Co., No. — Broad."

Billy took the envelope and hurried off with it.

At this place he ran against the office boy, who was quite a fly young chap.

"Mr. Clinton is engaged," he said, looking Billy over from top to toe. "Where are you from?"

"Mr. Hooper's."

"What's the matter with Hooper's other boy? Got the bounce?"

"Give it up," replied Billy.

"Well, I owe him a licking. He was a fresh kid. Take a seat, and I'll take this in to Mr. Clinton."

Presently he came back.

"There's no answer. What's your name?"

"William Moss, Esquire."

"Eh!" exclaimed Clinton's office boy, but Billy was off like a shot.

"I think I'll have to transfer that licking to the new kid," grunted the lad. "William Moss, Esquire. Well, I like that. I wonder if he thought that was funny. I hate fresh kids."

By that time, however, the elevator was carrying Billy to the sidewalk.

CHAPTER IV.

BILLY PROVES EQUAL TO AN EMERGENCY.

"Say, Aggie," said Billy one evening, six months later, when the little family was gathered around the supper-table, "I wish I had \$100."

"Why, what would you do with \$100?" asked his sister, with a smile.

"I'd buy C. O. & F. stock with it," he replied.

"And lose the \$100."

"No, I wouldn't. I'd double it in a week."

"Why, Will, you've often told me that a speculator in Wall Street didn't have one chance in ten of coming out ahead on a deal."

"Most of them don't, where they take the usual chances. It's different in my case."

"How do you make that out?" she asked, with some interest.

"Well, when a chap is going around to different brokers' offices all day long he sometimes manages to pick up a good tip."

"Have you picked up a tip?"

"That's just what I've done. I found out to-day that a combination of several big brokers has been formed to boom C. O. & F. That means the shares are going to rise in a few days. The outside public don't know that, and consequently won't be wise in time to get in on the ground floor, which is the only thing to do if you want to make good money. Most of these cliques play an open-and-shut game. All they need to make a sure thing of the game is lots of money. When the stock begins to boom, then the public begin to take an interest in it. As soon as they get interested enough, and the price has gone up a dozen or more points, the combine begins to unload on the outsiders, and if the outsiders aren't mighty sharp the shares go down on their hands and they lose their good money, which goes to the big men back of the deal. I heard Mr. Hooper say one day that ninety per cent. of all the money that comes to Wall Street for speculative purposes stays there."

"I should think the outsiders would get tired after awhile of losing their money."

"You'd think so, wouldn't you? But they don't. At any rate, there are always new and unsophisticated lambs coming to the front to keep the ball rolling."

"But, Will, you've told me that combinations to boom

stocks are formed nearly every day in Wall Street, and that nearly all the boomers come to grief."

"That's so, too. They're small-fry boomers, who have not the necessary cash to carry them over snags. The pool that's going to bull C. O. & F. is made up of big capitalists—men worth millions—and they're almost sure to win every time."

"Well, if you had \$100 I'd much rather have you give it to mother than put it into stocks, even if you did have a tip," she said.

"That's where you'd be foolish, Aggie. However, there's no use talking about it. I haven't got \$100, so the tip is no use to me."

"I've heard you say that tips are often sold in Wall Street."

"That's-right; but I wouldn't risk a dollar on one unless I knew the source it came from."

"Why can't you sell yours, if it's a good one, instead of letting it go to waste?"

"I might if I had the time to look up a customer for it."

"There's lots of people come into your office. Why not ask one of them to buy it?"

"It wouldn't do, Aggie. Mr. Hooper might not like it."

"I'd like to see you make money, Will; but I don't think you're wise enough for Wall Street yet. You've only been working there six months."

"But I've been keeping my eyes and ears wide open all the time. Some people learn more in six months than others do in six years."

"Some people get big heads, too, and think they know it all," she replied, roguishly.

"Well, I haven't got a big head," protested Billy; "but I'd like to have a chance to show that I do know a thing or two. C. O. & F. closed at 71 this afternoon. Just make a note of that fact, Aggie, and we'll see what it rules at a week from now."

His sister jotted the figures down on a back page of her copy-book, with a little laugh, and in a few minutes had forgotten all about it.

Next day Billy was kept pretty busy running errands, for a general upward movement was on in the market and the brokers were transacting a great deal of business for outsiders on the strength of it.

About two o'clock Mr. Hooper gave him an envelope to take to the Mills Building.

As Billy dashed out of the doorway onto the sidewalk his attention was suddenly arrested by the loud clatter of a horse's hoofs and the rattle of wheels.

He also noticed people stop and look in the direction of Pearl Street.

He looked with the rest and saw a hansom cab coming up the street at break-neck speed.

The horse had taken fright at something, and the driver had lost his hold on the reins, which were dragging over the stones.

In the vehicle was a richly-dressed young girl, whose actions showed that she was terrified by her perilous situation.

Without a moment's hesitation Billy sprang into the street to intercept the runaway.

As he reached for the swinging bridle, the animal swerved to one side, struck an Italian fruit vender's cart and upset it, together with its owner.

The collision stopped the onward rush of the cab for an instant, just long enough for Billy to get a firm hold on the bridle.

He threw his weight upon the horse's head and the animal stumbled and almost came to his knees.

The boy followed up his advantage and brought the horse to a standstill at the corner of Broad Street, just as half a dozen spectators ran up to help him.

The young lady was helped out of the cab, while the scared driver quickly descended from his perch and ran forward to soothe his frightened animal.

By this time quite a crowd had gathered around the rig and the actors in the short, but thrilling, accident.

"You're a plucky boy," said a big stock broker, slapping Billy on the back. "You stopped that runaway in great shape. I think I've seen you in my office. Who do you work for?"

"Mr. Washington Hooper."

"You're his messenger, then?"

"Yes, sir."

"I knew I'd seen you. What's your name?"

"Billy Moss; but I must be going. I've a letter to deliver at the Mills Building right away."

"Hold on," said the broker, detaining him. "The young lady wants to see you."

"Can't wait," declared the boy, trying to make his escape from the crowd.

The broker, however, reached out, grabbed him by the arm and marched him up to the rescued girl.

"Here's the young lad that saved you, miss," he said. "He's such a modest chap that he didn't want to wait for you to thank him."

"How brave of you to rush out and stop that horse," exclaimed the pretty girl, who had now recovered her self-possession. "You probably saved my life."

"You're welcome, miss," replied Billy.

"Now don't run away," she said, as the boy began to edge away.

"I'm in a hurry, miss."

"You can escort me as far as my father's office, can't you?" she said, smilingly.

"Yes, miss, if you wish me to."

"I shall consider it a favor if you will," she said, earnestly. "I should like to get out of this crowd."

"Follow me, then, miss."

Billy began to push his way through the mob of curiously-disposed people who had flocked to the scene of excitement.

The people made way for the hero of the occasion and the girl who might have been a victim of a serious, if not fatal, mishap.

While they were getting away at one end of the crowd a policeman was making his way into it at the other.

"I am very grateful to you, indeed," said the young lady, after they had got free of the mob. "What is your name?"

"Billy Moss, miss."

"Here comes my father, now," she cried, hastening her steps.

"Then you don't need me any more," said the boy, glad of the chance to attend to the business Mr. Hooper had despatched him on.

"Don't go, please. My father will want to thank you for what you did for me."

"I don't want any thanks," protested the boy.

Whether he wanted them or not, it was evident he would have to wait and receive them, or make an abrupt departure from the scene.

He was rather doubtful as to the propriety of the latter, and, while he stood considering the matter, the girl's father stepped up and, taking her in his arms, embraced her—so glad was he that she had escaped injury.

"This boy, his name is Billy Moss, stopped the horse and saved my life, father," she said, earnestly.

"Young man, I am deeply sensible of the service you have rendered my daughter and incidentally myself. You will let me do something to testify my appreciation of your gallant conduct. Come to my office with us."

"I have a message to deliver at the Mills Building, sir," said Billy, more than ever anxious to get away. "I'm afraid it's a very important one."

"Well, then, here is my card. Call and see me as soon as you can," said the gentleman, pressing something in the lad's hand, and then walking off with his daughter.

Billy, without waiting to look at the card, dashed for Broad Street and shot down that wide thoroughfare as hard as he could run.

When he reached the Mills Building he caught an elevator, and was soon being carried to the eighth story.

He had now a breathing spell, and he took advantage of it to look at the gentleman's card.

He found that something else lay in the palm of his hand beside the card.

It was a hundred-dollar note.

CHAPTER V.

BILLY SELLS HIS TIP ON C. O. & F.

Billy stared at the bill in surprise.

By the time he had recovered himself, the elevator reached the eighth floor and he had to get out.

"One hundred dollars!" he cried, as he hurried along the corridor, to the office of the firm his letter was addressed to. "I suppose the father of that girl put that into my hand along with the card. Well, he'll get it back again! I'm not taking money for such a thing as that."

He reached the door of Brown & Co. and entered.

Mr. Brown was engaged, and he had to wait while the office boy took his note inside.

Taking possession of a chair, Billy thrust the \$100 bill into his pocket and took a look at the card the gentleman had given him.

It read as follows: "Horace Colt, Banker and Broker, No. — Wall Street."

"I shall call on Mr. Colt just as soon as I can and return his money. I wish he hadn't given it to me. His daughter is a fine-looking girl, all right. I am glad I saved her from a possible smash-up. With all those men strung along the sidewalk it's a wonder none of them made an effort to jump out and try to stop that horse before the animal reached me. I guess they were afraid of getting hurt. I never thought about that until it was all over, and then I wondered how I had had the nerve to do it. If I had missed getting a good hold on the bridle I might have been knocked down and run over. If I was to tell mother what I did I'll bet she'd have a fit."

At that moment the office boy brought an answer from Mr. Brown for him to carry back to Mr. Hooper, so he hurried out of the office, caught a descending elevator-cage and was soon hurrying up Broad Street.

"May I go out a few minutes, Mr. Hooper?" he asked his employer, after laying the message he had brought on his employer's desk.

"How long do you expect to be away, Billy?"

"Fifteen minutes, sir."

"Very well. You may go."

Billy hurried off to call on Mr. Horace Colt.

He found the banker and broker in his office, and was admitted at once.

"I'm glad to see you, young man," said Mr. Colt, effusively. "Take a seat."

"I've only a minute to stay, sir. I called to return you a bill that I suppose you placed in my hand by mistake when you handed me your card," said the boy, producing the \$100 note and laying it down on his desk.

"By George! That's right," replied Mr. Colt, feeling in his vest pocket. "I did not intend to offer you such a paltry sum of money as pay for the invaluable service you rendered my daughter this afternoon. The bill was in my pocket, and in my hurry I gave it to you with the card. I'm glad you came back with it, for I certainly would not want you to think that I valued my child's life at such a small consideration as that. In fact, my boy, I could not possibly pay you for what you did for us."

"That's what I thought, sir. I was sure it was a mistake on your part."

"Now that the matter is set right," said the banker, "will you let me testify my appreciation of your brave conduct by giving you a little present?"

"If it's in the shape of money I'd rather not take it," replied Billy.

"I'd like to start a small bank account for you—say \$1,000. It will come in nicely after you have grown up."

"I'm much obliged to you, but it would look like paying me for saving your daughter from injury."

"Not at all. As I said before, it would be impossible for

me to pay you, even if I gave you every cent I'm worth. I value my Constance as my choicest possession."

"Well, sir, if you are so anxious to do something for my benefit, I'll tell you what I'll do. I'll sell you a first-class tip on the market—I consider it a sure thing—and you can pay me whatever you think it's worth."

The banker smiled indulgently.

"I will buy your tip with pleasure—what is it?"

Billy immediately gave him a full account of how he came to learn that a pool had been formed to boom C. O. & F.

Mr. Colt, who had not imagined that the boy's pointer was worth anything, but who saw that by buying it he would be able to induce the lad to accept a handsome sum that he wished to bestow on him, was surprised to discover that the tip was a really valuable one, and one that he would certainly take advantage of.

He asked Billy a few questions, and then said:

"I'll give you \$1,000 for that tip, Master Moss, or, what I think would be more to your advantage, I'll buy for your account 100 shares of C. O. & F. stock, which is ruling at \$2 this morning. I shall buy a thousand or more shares for my own benefit. I will carry your shares with my deal, and use my own judgment, which ought to be better than yours, about selling it later on. When I have closed out the deal I will render you a statement of account, just as if you were a regular customer, and the \$1,000, together with whatever profits you have realized on your 100 shares, will be subject to your order. How will that suit you?"

"First-class!" cried Billy, enthusiastically.

"Very well," said the banker, making a memorandum on a pad.

Then he took out his check-book and filled in a check for \$1,000 payable to the order of William Moss.

"Just endorse that, please," he said, handing Billy his fountain pen.

The boy did so.

Then Mr. Colt rang for his office boy.

"Take that to Mr. White, and bring me a memorandum of the transaction."

The boy took the check and the banker's memo to the margin clerk in the counting-room and presently returned with the required paper.

"There you are, Master Moss," said Mr. Colt, handing the document to Billy. "You have purchased of me 100 shares of C. O. & F. at \$2, on a ten per cent. margin. I will protect your investment, so you need think nothing more about it till you hear from me later on."

"Thank you, sir," exclaimed the delighted boy. "I am very much obliged to you."

"Don't mention it. The obligation is all on my side. Now here is my home address. I want you to call on us some evening soon. Constance will be very glad to see you, and so will my wife and my other little daughter, Edith. Have I your promise?"

"Yes, sir. I will call Sunday evening next if that will be satisfactory."

"It will be."

Billy then bade Mr. Colt good day and returned to his own office, where he found a note waiting for him to deliver.

When he got back to the office he found a reporter of a morning daily waiting to see him about the runaway, in which he had figured in such a prominent way.

The reporter, a bright young fellow of nineteen, proceeded to interview him.

"Oh, I say," objected Billy. "I don't want to get into the papers over that affair. I only did what any other person would have done under the circumstances."

"You performed a mighty plucky action from what I have heard, and as you have thereby got yourself into the limelight of public notice you want to make the most of it. If you can only manage to distinguish yourself in this way a few times you will probably secure a niche in the newspaper graveyard."

"What do you mean by that?"

"I forgot that you are naturally not familiar with the ins and outs of a big metropolitan daily. A newspaper graveyard is different from an ordinary graveyard, inasmuch as it is a place where they keep live people on tap—not dead ones."

"I don't understand it any better now than I did before," replied Billy with a puzzled expression.

"Every big daily has a series of pigeon holes in which are deposited each day, clippings from other papers relating to people famous and otherwise, who become subjects of general interest. Other clippings relating to matters of current interest are also deposited in alphabetical rotation in separate holes. The graveyard, in a word, is a sort of ready-reference bureau, available at a moment's notice. For instance, when a public man dies suddenly, the duty of writing him up for the morning or evening edition then under way, is assigned to a member of the staff. Of such a person the writer can always expect to find a fund of information collected in advance in the proper pigeon-hole. All clippings relating to his subject are handed over to him to use in his story. By this means he can turn out a suitable biography in short order."

"I see the point," grinned Billy. "When a great man is really dead he leaves the newspaper graveyard for the real one."

"That's about the size of it," replied the reporter. "Now let me have your story of the runaway and I won't charge you a cent for the information I have given you."

Billy gave the facts, the reporter thanked him, put up his note-book and went away.

The late afternoon editions had the story in a condensed form, while the morning papers gave a little more space to the incident.

When Billy went home he told his mother all about the affair, though he made no mention about the 100 shares of C. O. & F., that the grateful broker had purchased for his account.

He looked upon that as a purely business transaction be-

tween him and Mr. Colt, having no reference whatever to the rescue of Miss Constance Colt.

"Why, your name will be in the papers, Will," cried his sister, as soon as he told her that he had been interviewed by a reporter.

"I can't help that," answered Billy. "The reporter told me that it was one of the penalties of becoming famous."

Next morning when Aggie went to school, she carried a clipping to show her schoolmates what a brave boy her brother was, and she let everybody know how proud she was of him.

Of course, the incident was known all over Wall Street before ten o'clock.

Friends of Banker Colt called to congratulate him over the narrow escape of his charming daughter.

Quite a number of brokers friendly with Mr. Hooper, called on one excuse or another to see the messenger boy who had so distinguished himself under trying circumstances.

Mr. Hooper called Billy into his private office and introduced him to the different brokers when they dropped in.

"The little rascal never said a word to me about the affair when he came back yesterday afternoon," said the broker. "The first I learned about it was when I saw the item in last night's paper. You're a sly dog, Billy."

"Well, sir, when you hired me six months ago you told me you wanted a boy with a still tongue and a wise head. I'm trying to make good."

"He's got you there, Hooper," said one broker, and all laughed heartily at the boy's apt reply.

CHAPTER VI.

HOW BILLY CAME OUT ON C. O. & F.

A few days later Billy called his sister's attention to the stock market report in the morning paper and asked her to look for C. O. & F.

"It's quoted at 79," she said after she had located it in the list.

"That's right. What was it the other night when we were talking about the combine which I said had been formed to boom it?"

Aggie got her copy-book and found the figures she had written down.

"You told me it was 71, and I wrote it down here."

"That's an advance of \$8 a share, isn't it?"

"Yes."

"If I had bought ten shares as I wanted to do I should be \$80 ahead, wouldn't I?"

"Yes."

"So you see I was right about that boom."

"You were indeed."

"By Monday, C. O. & F. will be at 81 or higher. All who bought the stock at 71 will then have doubled their

money. Aren't you sorry now, that I didn't have \$100 to invest at that time?" asked Billy with a grin.

"Yes," admitted Aggie.

"Now, Aggie, I'm going to tell you a secret. Will you promise not to tell mother?"

"That depends," replied the girl, doubtfully.

"On what?"

"Whether I ought to keep it from mother or not."

"I'll let you be the judge of that."

"Then I promise," replied Aggie, with not a little curiosity.

"I own a hundred shares of C. O. & F., on a ten per cent. margin which I got at 72, therefore at this moment I am \$700 ahead on the deal."

"Willie Moss, what are you talking about?" exclaimed his sister incredulously.

"That's the solemn truth, Aggie."

"Why, where could you get the money to buy 100 shares of that stock?"

"I sold my tip to Banker Colt, father of the girl I saved in the runaway, and he allowed me a ten per cent. interest in the 100 shares, which he considered worth more than \$1,000 cash."

"Did you really?" asked the astounded girl.

"I did really."

"And you actually received that interest in 100 shares of C. O. & F. stock?"

"Yes, Aggie."

"My goodness! It doesn't seem possible. When are you going to sell out?"

"I have nothing to do with it. Mr. Colt is attending to the matter. It's a regular cinch, for I feel sure C. O. & F. will go up to 86 or 90."

"And how much would you make if it did?"

"If it went to 90, I should make \$18 a share profit, or \$1,800."

"Eighteen hundred dollars!" gasped Aggie.

"Sure thing. Then to that you must add my investment of \$1,000 that I got for the tip, that would make me worth \$2,800. I'll be satisfied, however, if I make, say \$2,500."

"I should think you would. I never heard of such luck. Mother will just go crazy when she hears about it."

"She mustn't know until the deal is concluded, then I'll work a little surprise on her. I'll bring her home \$500 and throw it in her lap, just as if I was an Astorbilt or a Rockefeller."

"Won't that be fun!" cried Aggie, clapping her hands. "And what are you going to do with the rest of the money, Will?"

"I'll consider that question when it's in my hand," answered Billy, giving his sister a hug.

Next day was Saturday, and C. O. & F. closed at 81, with every prospect of continuing its upward march, when the Exchange opened on Monday, much to Billy's satisfaction.

After tea Sunday evening, Billy went to his room to put on a few extra frills for his visit to the Colts'.

"Going to visit some new girl, Will?" laughed Aggie, when he reappeared in the sitting-room.

"Haven't got such an article, Aggie," he replied.

"Oh, what a story," she cried, incredulously.

"No story at all. I am not quite fifteen yet, so what should I want of a girl?"

"Some boys have sweethearts when they're only ten."

"I don't belong to that order at all," said Billy, making a line for the door.

"When will you be home, my son?" asked Mrs. Moss.

"About ten, mother. I'm going to call on Banker Colt and his family."

"Oh, my; aren't we some!" laughed Aggie. "Going to call on a banker."

"Don't you wish you were going, too?" he smiled.

"Never mind, Aggie, some day I'll introduce you to my swell friends. Until then, ta, ta."

Billy received a cordial reception at the Colts'.

Mrs. Colt thanked him for saving her daughter's life, as she put it, and Constance, herself, declared she should never forget him as long as she lived.

Then Billy was presented to her sister, Edith, a golden-haired little beauty of thirteen, who took an interest in him at once.

Billy thought her the prettiest girl he had ever seen, and was tickled to death that she took so much notice of him.

Constance played very charmingly on the piano, and Edith sang a song especially for him.

Billy had the time of his life until half-past nine o'clock, when he took his leave, promising to call again at an early date.

Billy's exploit of stopping the hansom cab in Wall Street, seemed to have made a good many friends for him, because whenever he carried a message around to an office, the broker generally had something pleasant to say to him.

"It pays sometimes to get into the newspapers," he said to himself one day of the following week. "Nobody ever noticed me before; now the brokers can't do enough for me."

That afternoon he was sent by the cashier, with a note to Mr. Hooper, who was at the Exchange.

Of course he presented himself at the New Street entrance, and asked for his employer.

Mr. Hooper came to the railing and took the note.

There seemed to be a lull in business at that moment.

A stout broker, to whom Billy had been introduced in Mr. Hooper's private office, spied the boy.

He rushed up to the railing and grabbing Billy, lifted him bodily on to the floor of the Board room.

Then he rushed him into the middle of the floor, and began calling the attention of the other brokers.

"Hear ye! Hear ye!" he warbled. "I have now on exhibition for a few moments only, the famous Wall Street phenomenon, Billy Moss, the hero of the hansom cab affair. Step up and accord him the honors of the Exchange."

Immediately a score of brokers rushed towards them.

Joining hands they began to circle around Billy and the stout broker in the fashion of the opening rally of the Clown, Pantaloons, Harlequin, Columbine and Sprite in a harlequinade.

Other brokers joined in the fun, and soon another ring was formed which circled in the opposite direction.

At a given signal all rushed in, and Billy was hoisted on the shoulders of two brokers, then, with the stout broker at the head, a parade was formed and marched around the room.

At the height of the fun a broker came on the floor and began to make bids for a certain stock; two or three other brokers also, began shouting, and in a moment the hero of the occasion was dropped like a hot potato in the middle of the floor, while business was resumed around several of the standards.

Billy was glad to make his escape, and he never stopped running until he struck the office building where he was employed.

Next morning, a big daily had a story about Billy Moss's reception in the Stock Exchange, and as a consequence, all Wall Street was laughing about it.

"If this thing keeps on I'll soon get into that newspaper graveyard," chuckled the boy, as he read the article.

"You're becoming famous, aren't you, Billy," said Kittie Armstrong, the pretty office stenographer, when he carried a letter out to her den for her to copy.

"I certainly am," he smiled. "I'm a hummer from Hummerville."

"Dear me," she replied laughingly. "It will be quite an honor to speak to you by and by."

"Oh, no, Miss Armstrong. I never go back on my friends."

"Well, I'm glad to hear that. I was afraid you might contract a big head."

"Don't you believe it. My head never expands."

The girl was about to say something else, when Mr. Hooper's bell summoned Billy into the private office.

On the following Monday, there was great excitement over the shares of C. O. & F., which had risen to 90.

The great army of Lambs flocked into the Street, all eager to buy on a general rising market.

The brokers worked like good fellows to fill their orders, and their help had to put in overtime to keep things moving along smoothly.

By noon C. O. & F. was quoted on the ticker at 95, and the uproar on the Exchange floor resembled a small Niagara Falls broken loose.

"I'll bet it'll go to par," chuckled Billy, as he got a look at the tape.

But it didn't.

A screw came loose somehow, and before one o'clock the stock began to tumble at an alarming rate.

"Gee whiz!" gasped Billy. "I wonder where I am at in all this?"

Before three o'clock he took the first chance to run down to Mr. Colt's office.

He was admitted to the private room.

"What's the matter, Billy?" laughed the banker. "You look excited."

"Sure I'm excited. C. O. & F. has gone to smash."

"Well, that needn't worry you," replied Mr. Colt placidly. "I sold out our holdings this morning at 92. You have cleared \$20 a share on your hundred. Your statement would have been mailed to you in the morning, but I dare say I can get it made up for you in a moment or two."

He rang his bell and sent word to his head bookkeeper to prepare a statement for William Moss and send it into the office.

This was done in a few minutes, and while he was waiting, Billy tried to realize the stupendous fact that he was worth \$3,000.

When the statement was placed on the banker's desk, he asked Billy if he would have a check for the amount coming to him.

"No, sir, I want you to keep most of it for me. Give me \$500 in bills, I want to take 'em home and surprise my mother. And give me another hundred for my sister. And I'll take another hundred for myself. I want to buy a few things I need."

Billy got the cash, and a credit slip for \$2,300, and he felt as big as a Vanderbilt when he walked out of Mr. Colt's office and returned to Mr. Hooper's.

Perhaps Mrs. Moss wasn't treated to the surprise of her life that evening.

Well, say; you couldn't hold Billy in when he dumped those bills into his mother's lap and saw the look of amazement that came into her careworn face.

He grabbed his sister and waltzed about the little sitting-room.

You may be sure there was a high time that night in the Moss home.

CHAPTER VII.

KITTY ARMSTRONG REFUSES A SURE THING.

Six months passed away, and Billy's \$2,300 remained to his credit with Banker Colt, who treated it as a time deposit and paid him three per cent. interest on it.

He had called a number of times at the Colts' residence, where he always enjoyed himself immensely.

He was especially partial to the society of Miss Edith, and that little fairy returned the compliment with interest.

One morning when Billy got to the office, he found a dainty little letter addressed to himself in the mail left by the carrier, which it was his duty to place on Mr. Hooper's desk.

"I might as well take possession of this now," he said, taking his letter and opening it, wondering who it could be from.

He found it was an invitation from Miss Edith Colt, in which he was asked to attend her coming birthday party.

The invitation included his sister.

"Don't fail to come, and be sure and bring your sister," was written at the bottom of the invitation.

When Billy got home that afternoon, he showed the letter to Aggie, and asked her if she'd go.

Billy had already introduced her to the Colts, and she was delighted with Edith.

She said she'd like to go very much, but had nothing to wear.

"That's the first thing you girls say, that you've nothing to wear. Well, go buy a nice dress, a new hat and other fixings and send the bill to me," said the boy, throwing out his chest.

"If you want me to buy all those things you'll have to give me the cash, Willie, dear," laughed his sister. "The storekeeper won't send bills to boys, even if they are worth \$2,300 like yourself."

"All right, Aggie, I'll bring you \$50 home to-morrow."

He was as good as his word, and Mrs. Moss took Aggie out and bought her a nice party dress, white shoes, a new hat, gloves, and other necessary articles.

Billy got himself another new suit especially for this occasion, consisting of a pair of black trousers, a low-cut vest, and a Tuxedo coat.

He looked so swell, and so did his sister, when they came out of the Madison Street tenement, that all the boys in the neighborhood flocked about the carriage Billy had sent for to carry them up to Madison Avenue.

When they recognized Billy and Aggie, they nearly had a fit all around.

They all ran to their homes to spread the news that the Moss family must have been left a gold mine somewhere out West, and that they were putting on as much style as if they had joined the Four Hundred.

Billy and Aggie had a fine time at the party, and came home at two o'clock in the morning.

Aggie had met a fine young fellow, the son of another banker.

Altogether, they declared they had never enjoyed themselves so much in all their lives before.

About two weeks after this affair, Billy learned that a pool was being formed to boom M. & G. shares.

As he wasn't any too sure about the source from which he got his information, he was in no hurry to rush in and buy the stock.

He kept a sharp eye on it, however, until he saw that it had advanced from 79 to 82, and then went down to Mr. Colt's office and asked him to buy him 250 shares on a ten per cent. margin.

He had more than enough money on deposit to make good the margin.

"What's this, Billy? Another tip?" smiled the banker, when he put the proposition before him.

"I'm not sure, sir; but I've got an idea M. & G. is going to keep on rising for a few days, and I want to take advantage of the fact."

"I don't think it's a wise thing for you to risk all your

capital on a deal. If M. & G. should happen to go down, after you have bought, instead of up, you would stand a good show of being wiped-out altogether."

"I expect to take that chance, sir."

"All right, little man, you are the doctor. Don't say that I didn't warn you."

"If I lose you won't hear me say a word."

So Billy made the deal, just like any other customer, and was quite independent about it.

Banker Colt admired his pluck, but rather frowned upon his rashness.

"Well, Master Billy, you might as well have a lesson now as later on. It will make you wiser to the ways of Wall Street," he said as Billy put on his hat and wished him good day.

M. & G. stock, however, showed no tendency to get a slump on, but on the contrary advanced steadily every day until one morning Billy telephoned Mr. Colt to sell him out.

The banker was glad to do so, as he had been fearing his young friend and customer would hold on too long in his eagerness to pile on profits.

Billy's profit over all expenses was \$10 a share, and he now had a balance in Mr. Colt's hands of \$4,700.

"That's a smart boy," the banker said to himself. "He'll make his mark in Wall Street yet, or I'm no prophet. I'm bound to say that I take a great deal of interest in him, quite apart from the obligation I feel under to him."

Mr. Hooper was also satisfied that Billy was a smart boy, but he hadn't the least idea that his young messenger had made over \$5,000 in the market.

"Well, Billy," said Miss Armstrong, the stenographer, one morning, "I haven't seen your name in the newspapers lately. What's the matter? Can't you find any way to distinguish yourself?"

"Things are rather slow in Wall Street these days," replied the boy with a grin.

"Are they?" laughed the young lady. "I didn't notice that they were any different from the usual run. I find enough work all the time to keep me pretty busy."

"So do I, for that matter," replied Billy. "The boss keeps me on the jump about all the time."

"Then what do you mean by saying things are slow in the Street?"

"I don't find any more young ladies putting themselves in situations where I can jump in and save them, and thus get my name before the public again," replied the boy.

"Oh, that's it, eh? Well, you have my sympathy. Isn't there any other way by which you can attain the same object?"

"Yes; but they don't come my way either. Perhaps you could suggest something that I could do that would bring me into the lime-light, as that reporter who interviewed me called it."

"Well, you might walk to the central span of the Brooklyn Bridge, climb over the railing and jump into the river," laughed the stenographer.

"Thanks. Why don't you think up something original? That's altogether too common."

"You'd get into the newspapers if you did that."

"And into jail, too, which I object to."

"I'm afraid you're hard to please, Billy."

"Well, I'll tell you what I'll do. If you'll go out on the Brooklyn Bridge and jump off yourself, I'll jump after you from the highest span and save you. Then we'll both get in the papers. That's a fair proposition, isn't it?"

"I'm not looking for notoriety, Billy," replied Kittie.

"What are you looking for? Money?"

"Well," laughed the girl, "I think we're all looking for that."

"Do you want to make some?" asked Billy, suddenly.

Kittie looked at him in surprise.

"What do you mean?"

"Just what I said. If you want to make a few dollars I can put you in the way of it, provided you've got a dollar or two saved up."

"Oh, I suppose you've got a tip on the market and want me to go in with you," smiled Kittie, warily. "I'm not such a fool."

"Oh, very well, Miss Armstrong. It's your loss. Don't say I didn't offer to give you a lift in the world."

"Why, you foolish boy! Don't you know that if you were to risk your money on stocks there isn't one chance in fifty of you winning out?"

"No, I don't know it."

"And you've been fourteen months in Wall Street."

"That's right. I've been here long enough to know a good thing when I see it."

Kittie smiled incredulously.

"I'm afraid you're catching the fever."

"What fever?"

"The speculative fever. It carries off more victims than consumption."

"That's no lie, Miss Armstrong; but I'm not afraid of it."

"Well, I am. I've been working in Wall Street for five years, and I am pretty well posted in the wreckage of the Street. Nobody but the brokers make money down here. And it's no unusual thing for one of them, with all their inside knowledge, as well as money, to go to the wall. If I really wanted to find some good swift way to get rid of my money I'd put it into the market."

"You wouldn't lose it if you operated on a sure tip, provided you didn't reach out for the last dollar, like so many speculators do, and get tripped up."

"Outsiders very seldom get sure tips, Billy."

"But they do get them occasionally," insisted the boy. "For instance I've got one myself at this moment."

"You mean you think you have," laughed the girl, without pausing in her work.

"I know it."

"What kind of a tip is it?"

"Oh, come now, Miss Armstrong, you don't expect me to give away all I know. If you want to put up \$10 I'll let

you in on two shares. I can guarantee you'll double your money inside of ten days."

Kittie shook her head.

"I can't afford to lose \$10," she said.

"But you won't lose it. In fact I'll agree to make your \$10 good if anything should go wrong. That's fair, isn't it?"

"I wouldn't want you to do that, Billy."

"Then I can't induce you to accept a sure thing?"

"No."

"All right, Kittie. I'm sorry, for I'd like to have you share in my good luck. I'm going to buy 500 shares of L. & M. when I go out to lunch, and I expect——"

"What's that?" exclaimed Kittie. "You are going to buy 500 shares of L. & M.? Billy, you make me laugh. Where would you get the money to buy 500 shares of any stock, even on a ten per cent. margin?"

"I've got the money all right."

"Billy," said Kittie, severely. "I never knew you to tell a whopper like that before."

"Then you don't believe me?"

"No, I don't. Do you know what 500 shares of L. & M. would cost you on a ten per cent. margin?" she asked, picking up a stock list and running down the names till she reached the Lehigh & Monongahela road. "It's ruling at 49 7-8. It would cost you \$2,500."

"I know it," replied Billy, coolly.

"You do know it," she answered in surprise; "and yet you've the cheek to tell me that you're going to buy 500 shares? Billy Moss, are you getting crazy?"

"I hope not. A boy can own \$2,500 without being crazy, can't he?"

"Billy, I don't want to talk to you any more at present. When you are ready to talk in a rational way you can come back. Now run along. There's your bell."

Billy made a line for Mr. Hooper's private office, and a few minutes afterward was rushing up the street with a letter to deliver at the Vanderpool Building in Exchange Place.

CHAPTER VIII.

BILLY MAKES A BIG HAUL AND HELPS KITTIE TO A SMALL SLICE OF IT.

Billy Moss did not tell Kittie Armstrong a whopper when he said he had a good tip on the market.

He had picked it up that morning in a broker's office in the Mills Building, where he had carried a note from Mr. Hooper.

He had been admitted to the private room of the broker while that gentleman was in the act of dictating a letter to another broker, and Billy could not fail to hear a portion of the letter.

What he found out was that Lehigh & Monongahela, in an

effort to get control of the Lehigh Valley Coal & Iron Co., had bought out the rival road to Scranton and would raise its freight tariff on the first of the coming month—four days off. When this news got out on the Street, there was little doubt but that L. & M. stock would experience a boom.

Billy immediately saw the chance to make some money, and decided to improve it.

He resolved to buy 500 shares of L. & M., at any rate, and perhaps another hundred or two on top of that later on.

He felt so certain that he had a snap in this that he tried, as we have seen, to induce the office stenographer, whom he greatly liked, to take a few shares with him.

Kittie, however, was a wary bird where the market was concerned.

She had seen too many people lose their all in the speculative maelstrom, and made it a rule to keep her hands off.

That's why she'd have nothing to do with Billy's honest proposal.

About one o'clock that afternoon Billy called on Mr. Colt.

"Glad to see you, Billy. What can I do for you to-day?" "You can buy me 500 shares of L. & M. at 50," replied the boy, in a business-like way.

"L. & M., eh? I haven't noticed any particular life in those shares for some time. Are you sure you're not making a mistake this time?"

"No, sir. I'll give you the benefit of the tip if you wish without charge."

"If it's worth anything I certainly will insist on paying you a fair remuneration for it," replied the banker.

"Just as you like, sir. You have been very kind to me and I'd just as soon you took it for nothing."

Then he told Mr. Colt what he had learned about the road, and how he came by his information.

"Billy, I think your pointer is a valuable one and worth \$1,000 to me. I'll give you my check at once." And he started to fill out a check to the boy's order for the sum in question.

"I guess I'll change my order now to a thousand shares. I'll turn in your check as a part of the margin. The balance you can take out of what I have on deposit with you."

"All right, Billy. Just sign this order and write your name on the back of the check."

When the boy had complied he sent the documents out to his margin clerk, and in a few minutes a memorandum of the deal was handed to the young speculator.

"This is the biggest deal you've been in yet, Billy," said the banker, with a smile. "Do you think you can handle it all by yourself, and attend to your duties as messenger and office boy for Mr. Hooper?"

"Yes, sir," replied the boy, confidently.

"You're a plucky lad," replied Mr. Colt, admiringly. "I am really anxious to see how much you will make out of this thing. I am going in myself to the tune of several thousand shares. Now I'm going to put you on your met-

tle. Let us see if you can do as well as I expect to do in proportion to your holdings."

"All right, sir. I'll match you. You've got the most money and experience, but I guess I have nerve enough to work this deal to the limit, and prudence enough to judge how far I can go with safety."

Billy took up his hat and left Mr. Colt's office.

"Kittie," said Billy that afternoon, "I changed my mind about buying 500 shares of L. & M."

"I thought you would," she laughed. "You couldn't make me believe any such nonsense as that."

"So, Kittie, instead of buying 500 shares I purchased 1,000."

"Billy, I told you not to speak to me until you could talk common sense."

"I'm talking common sense now," protested the boy.

"You're fibbing just as hard as you can."

"I deny it. I can prove everything I say."

"Why, Billy Moss, how can you stand there and tell me such a story?"

"Well, the proof of the pudding is in the eating, Miss Armstrong. Just cast your eyes over that little memorandum from Horace Colt, banker and broker. You've been long enough in a broker's office to understand the meaning of that document. That's bona-fide evidence that I paid Mr. Colt the sum of \$5,000 this afternoon as margin on 1,000 shares of L. & M. at 50, isn't it?"

Unless the William Moss mentioned in the memo. was some other person than Mr. Hooper's office boy, Billy appeared to have told the exact truth, and Kittie couldn't get away from it.

"Billy Moss, will you kindly explain what this all means?" asked the astonished stenographer. "Have you come into a legacy of \$5,000 lately, or," as the idea suddenly struck her, and her face began to clear, "did Mr. Colt make you a present of that money for saving his daughter's life?"

"You are wrong on both counts," laughed the boy.

"Then where did you get all that money? Why, \$5,000 is a little fortune."

"I can only say that I got it by the exercise of my gray matter, together with a stroke or two of luck."

"Do you mean that you made it all yourself?" she asked in amazement.

"I do."

"Why, a few months ago you were telling me how hard your mother had to work to make both ends meet, and what a god-send your little wages was to her."

"I told you the truth; but that was over eight months ago. We've been doing very nicely for the last six months."

"Well, I hardly know what to say or think. You are a truly remarkable boy if you have made \$5,000 in eight months. However did you do it?"

"That's one of my secrets. I offered, this morning, to put you in the way of adding to your income; but you saw fit to turn down even a sure thing."

"Did you make that money out of the market?"

"I did. And now that I have been frank with you I don't want it to go any further. I don't want Mr. Hooper to hear about it until I am ready to tell him myself. You won't say a word, Kittie, will you?"

"Certainly not, if you don't wish me to. Now tell me how you came to go into L. & M. Your tip must be a good one if you are willing to back it \$5,000 worth."

"That's my opinion, and that's why I wanted to help you make a few dollars."

Miss Armstrong suddenly became very thoughtful.

She was considering whether she ought to break her cast-iron rule and invest a \$50-bill in L. & M. on the strength of Billy's deal.

Mr. Hooper's bell cut the interview short before she reached a decision in the matter, but she thought a good bit about it during the rest of the afternoon and that night.

Before leaving home next morning she had decided to take a chance on Billy's phenomenal luck, and she brought \$50 with her to the office.

"Get me ten shares of L. & M., Billy," she said, when she saw him, handing him the money.

"L. & M. is quoted at 51 3-8 this morning, Miss Armstrong," replied Billy, quietly. "You ought to have taken me up yesterday."

"Isn't that provoking!" she exclaimed, petulantly. "Now I'm out of it, I suppose."

"No. I'll let you have ten of my shares for what I gave for them."

"But that isn't fair to you, Billy," she said.

"Don't you worry about that. I've 990 shares left. Besides, I'm only making you a present of about \$13.50 of my present profits—that is, one per cent."

"No, Billy. If I make anything out of this deal you must deduct the \$13.50. I shall insist on that," replied Kittie, firmly.

"Don't be foolish, Kittie. Take what's coming to you always and say nothing."

"I am willing to do that, Billy, but I won't take more than is honestly coming to me."

After that, for the first time in her life, Kittie Armstrong began to take a strong personal interest in the office-ticker.

Next morning L. & M. had advanced to 52 5-8, and the girl was delighted.

So was Billy, for his profits were now \$2,625, less commissions and other expenses; but, of course, that was only on paper.

The brokers hadn't yet begun to take special notice of the gradual rise of L. & M.

It wasn't the only stock that was going up on the list.

Business was brisk again, and Billy was kept on the jump from ten to three, when the Exchange closed with L. & M. quoted at 54.

On the following Monday morning the news came out about the purchase of the opposition road by L. & M., and then there was something doing around the stand of that stock.

There was a sudden rush to buy the shares, which were

discovered to be scarce, and the spirited bidding that ensued sent the price up from 55 to 60 in no time at all.

Kittie being very busy that morning, she wasn't aware of the jump of five points in the stock until Billy ran in and told her about it.

"I am ready to give you \$150 cash for your shares, Kittie, at this moment, but I wouldn't advise you to take me up."

"My gracious!" she cried, in delight, "have I actually made \$100 on that stock?"

"That's what you have. You made \$50 in the last two hours."

"Why, I'm rich, ain't I?"

"I am \$10,000 ahead of the game so far, and I hope to double that before I sell out."

"My, what a lucky boy you are!"

"Well, see that you keep mum about it," he said, as he hurried away.

Three days later L. & M. reached 70 and Billy concluded that was high enough for him.

He sent word to Mr. Colt to sell him out at the market price, and the banker, who had disposed of his holdings the day previous at 67 3-8, did so, and on Friday morning the boy got his statement and a check for \$24,700.

He showed it to Kittie with a grin of triumph.

"There is \$250 of that coming to you, Kittie."

"Less \$13.50," she said, smilingly.

"Less nothing."

"But you're not deducting the expenses, Billy."

"Never mind the expenses. Can't I afford to pay those for you? Look at what I have made myself."

Kittie had nothing more to say.

CHAPTER IX.

A RED-HOT CHASE.

One day about a month after the close of the L. & M. deal Billy was carrying a note into the New Street entrance to the Stock Exchange when he ran smack against a boy somewhat bigger than himself.

The other lad, who was dressed in an A. D. T. messenger's uniform, lost his balance and went down on the sidewalk.

Two other messenger boys coming out of the Exchange at the moment gave him the laugh.

The fallen boy scrambled to his feet with a snarl of anger, and then Billy found himself face to face with Pixy Shattuck, whom he hadn't seen for nearly a year.

"You done dat on purpose," roared Pixy, doubling up his fists.

"No, I didn't. You're as much to blame as I am. However, I'm sorry I upset you," replied Billy, brushing by him and entering the vestibule of the Exchange.

When he delivered the note to the broker he was in search

of he came out on the street again. Pixy was still there, and so were the other two boys to whom he was talking.

As Billy started up the sidewalk, Pixy stooped, picked up a decayed apple and threw it at Moss.

It went to pieces just under Billy's ear, and Pixy and his companions laughed.

Billy was mad clear through in a moment.

"Did you throw that apple at me?" he said, walking straight up to Shattuck.

"G'wan, yer dreamin'," replied Pixy, insolently.

"I asked you a plain question, and I want a plain answer," demanded Moss, aggressively.

"S'pose dat I did t'row it, wot did yer get in de way fer?"

Biff!

If a horse had kicked Shattuck he couldn't have gone down quicker.

Billy had given him a soaker right on the side of the chin.

Pixy picked himself up in a dazed kind of way, as if he wasn't certain what had happened to him, while the other boys looked their surprise.

They had been expecting a different result.

Billy stood his ground, fully prepared to defend himself from the attack he supposed that Pixy would make on him.

Pixy, however, seemed to be in no hurry to mix things up.

The blow he had received was a hard one, and he stood rubbing his jaw and glaring viciously at Moss.

"Wot did yer do dat fer?" he asked at length, in a sulky tone.

"To pay you for throwing that rotten apple at me," replied Billy. "If you want any more, step up and toe the mark."

"I'll get square wit' youse fer dat, see if I don't," answered Shattuck, vindictively.

"Well, come on and square it," replied Billy. "I licked you once more than a year ago, and I guess I can do it again."

"Yer a liar. Yer never licked me."

"All right. Have it your own way. Do you want to have it out now?"

"And get pinched by a cop? Jest wait till I get youse somewhere else, dat's all," he said, darkly. "Den I'll put it all over yer."

"You're welcome to try it," replied Billy, walking off toward Wall Street.

Two days after that, as Billy was going home for the day, he stopped in front of a money-broker's window, where there was a big display of foreign gold and silver coin and paper money displayed upon a black velvet background.

He was looking at a trayful of English golden sovereigns with much interest when a stone whizzed by his ear and smashed a great hole in the glass.

He staggered back as the glass fell about him, and, turn-

ing his head, caught a glimpse of a boy resembling Pixy disappearing around the corner of New Street.

As the broker's clerks rushed to the door, Billy dashed across the street in pursuit of the boy he guessed had flung the stone.

One of the clerks rushed after him shouting: "Stop thief!"

When Billy turned into New Street the boy that looked like Pixy was half a block ahead, running at top speed.

Moss put on steam and hustled after him.

He was rapidly overhauling the boy ahead, when a stout broker came out of a doorway right in his path.

Billy couldn't stop himself, to save his life, and he butted right into the gentleman.

Both went down in a heap on the sidewalk, the boy on top.

"I beg your pardon, sir," said Billy, breathlessly, as he started to assist the stout man to his feet.

"How dare you run into me?" gasped the broker, who couldn't see the boy very well, as he had lost his glasses.

"It was an accident, sir. Couldn't help it."

Billy handed him his hat, and then resumed the chase of the boy who had thus got a fresh start.

"Hold him! Stop him! Don't let him get away!" cried several voices close behind.

These cries were directed at the confused broker, who was looking around for his glasses.

If Billy heard them they made no impression on him, for he kept right on after the lad ahead, who turned the corner of Exchange Place and made for Broad Street.

Billy arrived at the corner in time to see him disappearing into the latter thoroughfare, southward.

There were lots of persons on the street, and they turned to look after the two runners, wondering what was up.

As Billy reached the corner of Broad Street he saw the boy he was chasing crossing the street half a block ahead.

Just at that moment the young rascal looked back, and Billy recognized him as Pixy Shattuck.

"So it is you, you little villain!" breathed Moss. "You tried to brain me with that stone, did you? Well, I won't do a thing to you when I get hold of you."

Down on the other side of the way ran Pixy, and after him darted Billy, bent on summary vengeance.

It was a mighty lively chase, and attracted considerable notice.

Pixy vanished around the corner of Beaver Street.

Billy was afraid he might get out of sight before he reached the corner, but, when he got there, Shattuck was just disappearing into an open doorway.

Moss noted the spot, and put on a fresh burst of speed.

As he dashed into the same doorway, where a flight of stairs led to the next floor, the money-broker's clerk, followed by a big crowd of people hot on Billy's track, dashed from Broad into Beaver Street, and made the air palpitate with their excited shouts.

Moss, unconscious that he himself was the object of pur-

suit also, kept on up the stairs, and, seeing no one about the corridor, continued on up the next flight.

The third hallway was also empty, and so Billy started up the last flight of the old-fashioned brick building, which was one of a long row of similar ones.

This led to a kind of low attic, from which a short ladder communicated with the roof.

Billy was just in time to see Pixy's legs vanishing through the scuttle onto the roof.

The little rascal slammed the scuttle-cover down and fled over the house-tops.

Moss flew up the ladder like a monkey, dashed open the scuttle and jumped out on the roof.

At first he could not see any sign of Pixy, but, after a few minutes, he saw him hiding behind a chimney six houses away.

Billy was pretty well winded, and, having spotted the lad he was after, he pretended at first that he did not see him, in order to gain time to recover his breath.

While he was resting, a head popped out of the scuttle near by.

It was the head of the broker's clerk, and he saw the boy at once.

"We've got him now," he said to the man behind him.

Then he jumped out on the roof, rushed up to Billy and seized him roughly by the shoulders.

"I've got you at last, you young scoundrel," he said, angrily. "You led us a hot chase, but it didn't do you any good."

"What do you mean?" demanded the astonished boy, as the pursuers popped out of the scuttle one by one, and surrounded him. "Take your hands off me!"

"I'll take my hands off you when I hand you over to a policeman," replied the exasperated clerk.

"Hand me over to a policeman? What for?"

"What for? Why, for smashing our plate-glass window with a stone, you young sneak thief!"

"You must be crazy!" cried Billy, indignantly. "I've just been chasing the boy who threw that stone. He's hiding behind one of the chimneys yonder."

"That'll do now. Don't try to lie out of it."

"Did you see me throw that stone?" demanded Moss, angrily.

"No; but I saw you running away, which amounts to the same thing."

"Does it?" replied Billy, sarcastically. "Then you never made a bigger mistake in all your life. A young rascal named Pixy Shattuck, a district messenger, threw that stone at my head. It missed me and cracked through the money-broker's window. I was looking in at the money at the time. I turned and saw Pixy running into New Street, and I started after him as fast as I could. I've trailed him to these roofs. He's hiding behind the chimney on the sixth house from here. If you'll let me get out of this crowd I'll nail him in about two seconds."

Billy told his story in such a straightforward way that

more than half of the crowd believed that they had been chasing the wrong boy.

The broker's clerk was not of that opinion.

He believed this was a ruse on the boy's part to give them the slip, so he refused to release Moss.

"That's a likely story of yours," he said, sneeringly. "I don't see any other boy on these roofs."

"He's hiding behind one of the chimneys, I tell you," asserted Billy, earnestly.

"Which chimney?"

Moss pointed the chimney out, though he could not see Pixy now.

A search was made of every chimney on the roof, but in vain.

Pixy had taken advantage of the excitement to make his escape.

CHAPTER X.

BILLY BRINGS TO LIGHT A NEW SYNDICATE.

"I knew you were lying, you little reprobate!" cried the broker's clerk. "You are the only boy on these roofs."

"Then he made his escape while you were wasting your time over me," replied Billy, angry because he was cheated out of the whipping he meant to give Pixy.

At that moment a police-officer appeared on the scene.

"Here, officer," said the broker's clerk. "I give this boy in charge. He smashed our show-window on Wall Street, intending to steal some of the foreign money we have on exhibition. I have no doubt but he is a regular little sneak thief."

The policeman was one whose regular beat took in Broad Street and Exchange Place, and he knew Billy Moss quite well, and was aware that the boy was Mr. Hooper's messenger and office boy.

Officer Daly looked at Billy and scratched his head in a comical fashion.

"I guess there's some mistake here, isn't there?" he said, doubtfully.

"No mistake at all. I want you to arrest this boy and take him to the station-house," said the clerk, briskly.

"What's the trouble, Billy?" asked Policeman Daly.

"This man is off," said the boy, with a look of disgust. "A boy named Pixy Shattuck broke in the glass of his boss's show-window on Wall Street with a stone, and he's trying to put the blame of it on me, because he saw me chasing Pixy. If they'd let me alone I should have caught Pixy. Now he's got clean off."

"Officer, this boy is trying to hoodwink you."

"I think not. I know him well. He's Washington Hooper's messenger boy, and one of the smartest in the Street."

The broker's clerk was somewhat taken aback by the policeman's statement, but he still maintained that Billy was the guilty one.

The boy then made a full explanation of Pixy's enmity for him and his presumed reasons for throwing the stone.

"I know that boy Shattuck," remarked the officer. "He's got a red head and is a quarrelsome fellow generally. You'd better get a warrant out for his arrest, and have this affair sifted out in court," he said to the broker's clerk. "You can summon this lad as a witness. I'll guarantee you'll be able to find him any time you want him."

"I'll go back with you to your office," said Billy, "and make a statement to your employer."

That was satisfactory to the clerk, and so Moss accompanied him to the money-broker's office, where he told his story, and established his identity as Mr. Hooper's office boy.

The broker believed his story and sent his clerk to swear out a warrant against Pixy Shattuck.

The officer who tried to serve the warrant next day couldn't find Shattuck.

That young rascal, knowing what he had to expect, had made himself scarce.

Billy had \$25,200 to his credit in Banker Colt's hands, and he concluded that the Moss family had lived about long enough in a Madison Street tenement.

"We can afford to do much better," he said to himself one day. "The next deal I go into might prove unfortunate. I may be wiped out of the bulk of my money. It is a common occurrence down here in the Street. I think I will show good judgment by giving mother enough money to buy a good home, then whatever happens to my bank account we'll be something ahead anyway."

Billy's argument was a good one, and he determined to act upon it at once.

When he got home that night he told his mother he was going to give her \$5,000 to buy a home with.

"Then you won't have an agent coming around promptly on the first of the month looking for his rent."

"That will be very nice," replied Mrs. Moss, in a pleased tone.

"It will be just splendid!" cried Aggie, in delight. "Then I will be able to have a nice room all to myself."

"Sure you will. We'll each have our own room. So don't lose any time, mother, in hunting up a house."

"Shall I look up in the Bronx? We couldn't buy a house anywhere in Manhattan for \$5,000," said Mrs. Moss.

"I don't care where you buy it, as long as it is in a good neighborhood where property is likely to go up in time, and within easy reach of Wall Street," replied Billy.

In the days of which I write, one could get a very fine piece of property in the Bronx, with a good house on it, or built for you to order, for \$10,000.

Mrs. Moss promised to attend to the matter at once.

It was about this time that a broker named Willcutt came into the office one morning and inquired for Mr. Hooper.

"He's in, sir; but I don't know whether he'll see you or not. I'll take your name in to him. He's looking over the morning mail, and dictating replies to the stenographer."

Billy carried Mr. Willcutt's name to his employer, and brought back word that Mr. Hooper would be disengaged in a few minutes.

Accordingly Mr. Willcutt took a seat near the ticker and amused himself with the perusal of some letters and papers he took from his pocket.

In ten minutes Miss Armstrong came out with her notebook in her hand.

She told Billy to send the gentleman who was waiting into the private room, which the boy accordingly did.

Mr. Willcutt had called to get Mr. Hooper to go into a syndicate to boom a certain stock, the name of which he didn't mention.

Mr. Hooper was disinclined to enter blind pools, as a rule, and he excused himself, on the ground that he was in no financial condition just then to put up the \$100,000 that would be required of him.

"We won't need to call on you for a fortnight yet, Mr. Hooper," urged the visitor. "We can't begin buying before that time."

Mr. Hooper, however, would not go into the deal.

"I prefer to control my own money, anyway, when I go into the market on my own hook," he said.

"But I can guarantee you a profit of nearly a quarter of a million if you go in with us," went on Mr. Willcutt.

He rattled off the names of five other brokers who, he said, had already agreed to take an interest in the pool.

Their combined wealth was estimated at over \$20,000,000.

Mr. Hooper shook his head.

The prospect of making a quarter of a million was no inducement for him to risk \$100,000 in a blind pot.

He hadn't been there before, but he knew of others who had, and got cleaned out down to almost their last dollar.

Mr. Willcutt was evidently disappointed at his failure to secure the broker as a member of the combination, and he said so.

"I dare say you'll find others who can better afford to take the risk than I," said Mr. Hooper.

"But there isn't any risk in this deal, Mr. Hooper. It's a sure thing."

"My dear sir, the best-laid schemes of mice and men often go astray, and this is particularly true of Wall Street. I've had an experience of twenty-five years in the Street, and I've seen more sure things go up Salt River than I could mention in a week."

"I'm afraid you'll regret not going into this deal," said Mr. Willcutt, taking up his hat.

At that moment Billy rapped on the door.

"Come in," said Mr. Hooper.

Billy entered with a card which he handed to him.

"I'm to understand, then, that you won't come in with us?" said Mr. Willcutt, moving toward the door.

"Yes, sir," replied Billy's employer. "You will consider me out of all kinds of combinations of that nature."

Mr. Willcutt left, and then Billy showed in the next visitor.

"Mr. Willcutt wanted my boss to go into some pool, I suppose," mused the boy, as he took his seat again. "I wonder what stock is going to be boomed now? If I only could find out I might be able to get in on the ground floor and corral a few thousands more."

As he looked reflectively at the carpet he spied a sheet of paper folded lying on the floor near the ticker.

He picked it up and, taking out his pencil, began to draw a likeness of Mr. Willcutt as well as he could remember it.

Then he turned the paper over, to find a fresh spot for his talent, when his eyes fell on a penciled memorandum.

It read as follows:

"Dear W.—We only need two more to complete the pot. Try Hooper for one. It has practically been arranged that you and I will do the buying and boozing. We ought to make a good thing out of this, no matter how the game comes out in the end. Yours truly, D."

"Dear W.," mused Billy. "That must be Willcutt. I'll bet he dropped that out of his pocket when he was looking over his papers just before he went inside to see Mr. Hooper. 'We only need two more to complete the pot. Try Hooper for one.' That's plain enough to me. Pot means pool, and he has just tried Mr. Hooper and failed to connect. It has been arranged that he and the writer are to do the buying for the syndicate. Good enough. They are hardly likely to begin operations for a week or ten days. I must, then, try and find out what stock Mr. Willcutt is buying largely of. That's the way I'll spot the road they're trying to boom."

Billy grinned slyly to himself and then picked up a copy of the Wall Street Indicator, to look over the previous day's quotations.

CHAPTER XI.

BILLY AND KITTIE MAKE ANOTHER HAUL IN THE MARKET.

Billy Moss watched the market pretty close after that, on the alert for some indications that the new pool was beginning to do business.

A week passed by and although several stocks had advanced sharply for a day or two in succession, and thus attracted the boy's attention, nothing came of them as boomers.

One morning he walked into Kittie's den before she had begun her work for the day.

"How are you feeling this morning, Kittie?" he asked, in his chipper way.

"Like a lark, Billy," smiled the young lady.

"You look it. A June rose isn't in it with you."

"My, that's quite a compliment."

"Well, I shan't charge you anything for it. By the way, have you spent all of the \$250 yet you made on L. & M.?"

"Oh, no. I'm not so extravagant as all that."

"I'm glad to hear it. I'm thinking of giving you a chance to double it in a few days."

"Are you, really?" she laughed.

"Honest Injun."

"What stock are you interested in this time?"

"I'm waiting to learn the name of it, and when I do I'm going in on the ground floor with the big operators."

"You mean you are waiting for a tip?" she asked.

"Oh, I've got the tip already. That is, all but the name of the stock that is going to be boomed, and that is the most important point of the whole thing."

"I should imagine it was. How do you expect to find it out?"

"By watching both the ticker and the Exchange—especially the latter, if I get sufficient chance."

"It takes a pretty smart boy to do that and attend properly to his business at the same time."

"Oh, boys can do a heap if they only put their minds down to it and keep on their mettle, instead of going to sleep, like the majority do. To tell you the truth, Kittie, boys don't, as a rule, understand what they are often capable of. Russell Sage did when he was a boy, and look what he was in his day."

"Do you hope to become another Russell Sage?"

"No. I'm not ambitious to be just like him, even for the privilege of becoming a millionaire. I expect to make my million right here in Wall Street."

"I hope you will, Billy, but you'll have to be mighty careful, for every broker in the Street has a sharp pair of shears waiting to cut off any fleece that comes in sight."

"I know they have, and I'm on the bright lookout for them. Now, about what I started to tell you. When I find out the name of this stock that is going to be boomed I'd advise you to let me have that \$250 of yours, and I'll try to double it up with my own. I wouldn't do that for any one else but you, Kittie."

"I'm awfully obliged to you, Billy. Really I am tempted to try my luck again, when it's in such good hands as yours."

"No flowers, Kittie, please."

"There's your bell, Billy. Mr. Hooper wants you."

Three days afterward Billy noticed that J. & D. shares were changing hands at a pretty lively rate, though the price did not advance anything to speak of.

That afternoon Mr. Hooper sent him to the Exchange with a note to a certain broker.

While waiting for the attendant to find the broker and bring him to the rail, Billy's bright eyes wandered over the floor in search of Mr. Willcutt.

He spotted him, at last, in the neighborhood of the J. & D. standard.

His hat was on the back of his head, and he was bidding for that stock at a lively rate, and seemed to be getting all he called for.

He gathered in six or eight thousand shares while Billy stood at the rail, and was apparently hungry for more.

"I'll buy a thousand at 82," he called out in a strident voice. "One thousand at 82."

At this, several clamorous hands were raised and shaken at him furiously.

Again his voice was heard.

"Any part of a thousand at 82 1-8—82 1-2—82 5-8."

A big broker broke into the circle with his hand upraised.

"Done!" cried Willcutt.

Both men now made an entry in their tablets.

It was impossible for Billy to hear the bids that were made, but twice again an entry in Willcutt's book seemed to indicate that he had accepted offers.

Then the broker for whom the boy brought the note stepped up, and Billy handed it over to him, and left the Exchange.

The boy was almost certain that he had spotted the stock the syndicate was trying to gather in before the boom got fairly started and the price went up.

That night J. & D. had advanced to 84 from 81 5-8 in the morning.

Next day he had another note to take to the Exchange, and he found out that Willcutt was still loading up with the same shares.

The stock had gone to 85 1-8.

"Kittie," he said, when he got back to the office, "I am almost sure I've got onto the stock. Willcutt is buying it to beat the band."

"What is it?"

"J. & D. It was 80 last week. It is now 85 1-8. You'd better bring your money over in the morning if you're going into this deal with me."

"All right, Billy. If I decide to do so, I'll have the money on hand."

Moss found out enough that afternoon to set his doubts at rest.

He was satisfied J. & D. was the stock the syndicate was buying in.

Kittie apparently had got a touch of the fever, in spite of all her good resolutions, for she handed Billy her \$250 when she came into the office next morning.

The young messenger boy wrote a note to Mr. Colt asking him to buy 2,030 shares of J. & D. at 86 on the usual margin, taking the necessary money out of his balance.

He rang for a messenger boy and sent the note by him.

"Now, Kittie," he said, when he went back to her den, "I've got \$17,200 up on this deal, and you have \$250. Let us hope that J. & D. will go to par."

"Do you think it may go as high as that?" she asked, eagerly.

"I couldn't say how high it will go; but I shouldn't be surprised if it went to par, for the market is a buoyant one these days, and the bears are all under cover."

To Billy's astonishment J. & D. went up more rapidly than any other stock he remembered since he came to the Street.

Every other broker seemed to be after some of it, either on their own account or for customers.

Three days later it was on the ticker at 96, an advance of \$10 a share.

"We've more than doubled our money so far, Kittie," he said, gleefully. "See what it is to be connected with a lucky partner."

"You are lucky for a fact, Billy. Just to think, you are \$20,000 to the good inside of four days. It's a wonder you don't give up the messenger business altogether and take a little office for yourself in one of these buildings. You need do nothing but watch the market and buy once in awhile for yourself whenever you caught onto a good thing."

"I'm afraid good things wouldn't come my way then."

"Why not?"

"Oh, I run against lots of things as a messenger boy that I'd never hear of if I was on the outside. I'd remain Mr. Hooper's office boy if I was worth \$100,000."

That very afternoon he overheard two brokers talking in front of the Exchange, one of whom, from something he said, he had reason to suspect was a member of the J. & D. syndicate, and from what he heard he came to the conclusion that the stock was getting top-heavy.

So at the first chance he ran into Mr. Colt's and ordered his shares sold.

Inside of ten minutes it was accomplished at 98 1-2, and was one of the last sales of the day.

Then Billy sat down and figured up what he and Kittie had made out of the deal.

He found that he had cleared \$24,000, and Kittie \$350. They were both highly delighted over their good luck.

CHAPTER XII.

BILLY CARRIES A MESSAGE FOR KITTIE ARMSTRONG.

Billy was so tickled over the fact of winning \$24,000 on one investment that he kept awake half the nights of the following week trying to figure out how he could make \$24,000 more.

He wasn't very successful, and finally gave up the effort.

About this time his mother found a house that suited her, the price of which was \$4,800, and she asked Billy to go and look at it.

He did so, and found it satisfactory.

It was located in the more settled part of the Bronx, not far from an elevated railroad station.

Accordingly, he gave his mother \$500 to pay down on the contract, pending examination of title.

As the title proved to be all right, she paid the balance at the end of thirty days.

Then Billy handed her \$1,200 to furnish it with, so that when they finally moved into their own home it stood him in \$6,000, which he felt he could easily spare, as he had \$43,000 left on deposit with Bunker Colt.

The banker, when he learned what he had done with the money, praised his good sense, and advised him to give his mother the odd \$3,000 for an emergency fund, which the boy promptly did.

"Now," thought Billy, "if I should happen to lose my \$40,000, mother will have a home for us all, free and clear, as well as \$3,000 in the bank to boot. A boy's best friend is his mother, and I mean to do all I can for mine."

It was about this time that one of Kittie's admirers, and she had quite a number of them, gave her a tip on the market.

She wanted to tell Billy about it, for there was nothing mean about the girl, but she had given her word of honor not to breathe a word about it.

She wondered if there was any way she could get around it without actually breaking her word.

The name of the stock was N. & L., and she had given her \$600 to the man who had given her the tip to invest for her.

The shares were going at 60, and, consequently, she acquired 100 shares.

The stock went up to 63 in a few days, and then she asked Billy if he thought the stock was going to boom.

"What makes you think it is?" he asked her.

"I had a dream the other night," she began.

"I often have dreams myself, Kittie, and I don't take any stock in them."

"If you dreamed a stock that was going at 60 had gone up to par, wouldn't you take a chance with it?"

"Not unless I had some better evidence than that."

"Well, suppose after you had dreamed it and the price went up to 63, wouldn't you think there was something in it?"

"I might, and I might not. If I did anything, it would be to try and find out the reason for the rise. If I discovered that a syndicate——"

"That's just what I found out, that a syndicate was at the back of N. & L., and was going to boost it into the clouds."

"You found that out, did you?" replied the boy in surprise. "How?"

Kittie looked confused, for she had said more than she intended.

"That was in the dream," she answered, laughingly.

"Oh, it was. A good many syndicates are started that are not a bit more substantial than a dream."

"Don't you think N. & L. a good stock?" she asked, anxiously.

"It's good enough when the speculators leave it alone."

Kittie began to get nervous, and to wonder if she hadn't been foolish in investing all her money in the stock, just because her friend, Mr. Smith, had advised her to do so, and assured her that she would make \$25 a share clear profit.

"I wish you would find out something about that stock for me, Billy," she said, earnestly.

"What makes you so interested in N. & L., Kitty?" he asked, curiously.

"I just want to know," she replied, in an off-hand way.

"All right. I'll try to do so, but I can't promise you that I'll be successful."

That day he went down and asked Mr. Colt if he could tell him anything about N. & L.

The banker looked at Billy sharply.

"I can tell you this much about it, that if you're thinking of buying it you want to leave it severely alone. I give you that advice as a friend."

"But it's gone up from 60 to 63 in three days."

"And it will go down below 60 in three days more, mark my word."

"Is that all you can tell me about it, sir?"

"I could tell you more, but I think that's all you need to know to keep your hands off."

"I had no intention of buying the stock, sir, unless I got hold of favorable intelligence. I certainly will have nothing to do with it after what you have said about it."

He thanked the banker, and when he got back to the office he told Kittie what Mr. Colt told him.

"I wouldn't touch that stock myself with a ten-foot pole," he said.

Kittie turned white, and looked as if she were going to faint.

"Why, what's the matter, Kittie?" he asked, with some concern.

She dropped her face in her hands and began to cry.

"My gracious! What's come over you, Kittie?" he said again.

Then she sobbed out what she had done with her \$600.

"Who is this man that induced you to buy a hundred shares of N. & L.?"

"He is bookkeeper for Casey & Pratt."

"And you gave him your \$600?"

"Yes."

"Where is your memorandum of the transaction?"

"He is keeping that himself, just as you did when you used my money with your own."

"Are you sure he is to be trusted? How long have you known him?"

"About a year. He calls at my house."

"To see you?"

"Yes."

"He told you that you would clear \$25 a share on N. & L.?"

"He did."

"Told you a syndicate was going to boom it, eh?"

"Yes. I promised not to say a word about it, but I just couldn't help it."

"Did he say how he got his information?"

"No."

"Wait a moment, Kittie."

Billy went out into the reception-room and looked at the tape till he came to the last quotation of N. & L., which was 63 1-8.

He returned to the stenographer.

"You gave 60 for your stock. It is now 63 1-8. You'd better write a note, telling your friend, Smith, that you have decided to sell your 100 shares at the market price. I'll deliver the note for you."

Kittie agreed to do so.

She typewrote the note and signed it.

Billy put on his hat and carried the note to Casey & Pratt's office.

"I'd like to see Mr. Ferdinand Smith," said Billy of the office boy.

"Take a seat and I'll call him. What name shall I say?"

"Just say I've brought a message from Miss Armstrong."

Mr. Smith, a sleek, sandy-complexioned chap, came out at once.

Billy didn't like his face for a cent.

"Well?" asked Mr. Smith.

The boy handed him the note without a word.

The bookkeeper read it, and it was evident that he wasn't pleased.

"Tell Miss Armstrong I will see her this evening at her home," he said.

"All right. But I have been instructed to get an answer from you in regard to the sale of those 100 shares of N. & L. that you bought for Miss Armstrong at 60, on a ten per cent. margin a few days ago. The shares now rule at 63 1-8, which gives her a profit, less commissions, of \$312. She doesn't care to hold the shares any longer, as she has been told that the price is liable to go down at any moment. She expects you to sell them at once, and wishes an answer from you to that effect."

"Do you know who you are talking to?" cried the bookkeeper, angrily. "You are an impudent jackanapes! Get out of the office, or I'll kick you out!"

"I wouldn't advise you to attempt to kick me, Mr. Smith; it might not be healthy for you," replied Billy, coolly. "Are you going to comply with Miss Armstrong's order, or aren't you?"

"None of your business," answered the bookkeeper, turning on his heel and leaving him in the middle of the room.

"I think I see through your little game, Mr. Smith," breathed Billy. "I'll bet nine dollars you haven't bought that stock at all. You're just playing our stenographer for all she's worth. You've taken advantage of her confidence in you and you intend to skin her, if you can. Well, I'm going to put a spoke in your wheel right now. You've insulted me without cause, and I'm going to get back at you."

CHAPTER XIII.

BILLY GETS SQUARE WITH FERDINAND SMITH, AND KITTIE COMES OUT ON TOP.

Billy walked over to the office boy, who was furtively watching him.

"Is Mr. Casey or Mr. Pratt in?" he inquired.

"Mr. Casey is in. Do you want to see him?"

"I do."

"What's your business with him?"

"Tell Mr. Casey that William Moss, messenger, from Washington Hooper, No. — Wall Street, wishes to see him."

The boy looked doubtfully at Billy, but nevertheless carried the message to his employer.

Billy was admitted to the inner office.

"Well, young man," said Mr. Casey, "what can I do for you?"

"Mr. Casey," began Billy, "your bookkeeper, Ferdinand Smith, bought 100 shares of N. & L. at 60 for Mr. Hooper's stenographer, Miss Armstrong, she paying him \$600 as margin. The stock is now quoted at 63 1-8, and Miss Armstrong sent me over with a note to Mr. Smith requesting him to dispose of her shares at that price at once. I gave him the note, and when he read it he looked as if something had disagreed with him. I asked him if he intended to do as Miss Armstrong wished, and he called me an impudent jackanapes, and said if I didn't get out of the office he'd kick me out. I've been Mr. Hooper's messenger for a year and a half, and never was treated that way before. However, I didn't come in here to complain about that. I came in to ask you to see that Mr. Smith does the right thing about those shares. I'm sorry to say so, but it's my opinion he intends to do our stenographer out of her money. She is entitled to \$312 profit on the deal, less commissions, at the present ruling figure, and I am here to see that she gets it, or find out the reason why not," said the boy pluckily.

Mr. Casey heard Billy through without interrupting him.

After asking him a question or two, he sent for his bookkeeper.

Mr. Smith appeared and scowled when he saw Billy.

"Did this boy bring a message to you from Miss Armstrong, Mr. Washington Hooper's stenographer?"

"Yes, sir."

"He complains that you insulted him. Did you call him an impudent jackanapes, and tell him that if he didn't get out of this office you would kick him out?"

"I did. He was impudent."

"In what way was he impudent?"

Mr. Smith explained that he had read the note and given the boy a verbal answer to take back to Miss Armstrong, whereupon instead of leaving the office he had addressed him (Smith) in a saucy way relative to a matter that was entirely of a private nature, and which concerned only him and the young lady in question.

"Mr. Smith," said Mr. Casey, "did you take an order from Miss Armstrong a few days ago to purchase for her 100 shares of N. & L., at 60, accepting \$600 from her to cover the margin on same?"

"I beg your pardon, Mr. Casey, but that is a private matter between Miss Armstrong and myself."

"Did the lady send you a request by this lad to dispose of that stock at the market figure at once?"

"Excuse me, Mr. Casey, but I cannot disclose the nature of that communication."

"Mr. Casey," spoke up Billy, "Miss Armstrong told me herself, that your bookkeeper induced her to go into this deal with the assurance that the stock was to be boomed by a syndicate, and that she would realize a profit of \$25 per share. With that understanding, she gave him the \$600, all the money she has. She found out to-day that her investment was a precarious one, and being advised to sell out as soon as possible she sent me around with instructions to that effect to Mr. Smith. I was expected to bring her back a definite answer, but Mr. Smith refused to give me one, and when I insisted he insulted me as I have told you."

"I told him to tell Miss Armstrong I would call on her this evening," said the bookkeeper, sulkily.

"Miss Armstrong would not consider that a satisfactory answer," replied Billy.

"It is not your business to decide that question," said the bookkeeper, angrily.

"All right," answered Billy. "I want to tell you right here in Mr. Casey's presence that Miss Armstrong will hold you responsible for the sale of those hundred shares of N. & L. at 63 1-8, so it's up to you. If you don't pay up you may expect Mr. Hooper to lodge a formal complaint against you with your employers. That is all I've got to say. I am very much obliged to you, Mr. Casey, for listening to me, and I will now bid you good day."

With those words Billy marched out of the office, and took his way to Wall Street, to report the result of his mission to Kittie, and let her understand what he thought about Mr. Ferdinand Smith.

Casey & Pratt's bookkeeper did not call at Kittie Armstrong's house that night; neither did he send any statement to her next day relative to her investment in N. & L. stock, which advanced in the market to 63 1-2.

At three o'clock, Billy insisted that Kittie tell Mr. Hooper about the matter.

She didn't want to do it, but the boy said he would tell the boss if she did not, as he was bound that Ferdinand Smith shouldn't do the girl up if he could help it.

So Kittie told Mr. Hooper, and the broker sent a statement of the case by his messenger to Casey & Pratt.

Mr. Casey returned word that Ferdinand Smith had failed to show up at the office that day, and that he had decided to discharge the man unless he returned Miss Armstrong her \$600 investment, and effected a compromise in relation to the \$312.

While Billy was waiting for Casey & Pratt's stenographer to typewrite this reply, one of the clerks, who apparently had no love for Mr. Smith, and who seemed to have learned that the bookkeeper had got \$600 from Miss Armstrong, came out into the reception-room and told the boy that he guessed Smith had thrown up his job.

"I can give you a hint where Smith is likely to be found," he added.

"Where?" asked Billy, eagerly.

"At Nagle's, corner of 127th Street and —th Avenue. There's a pool-room in the rear, and Smith, who lives on 127th Street, goes there nearly every night to place money on next day's races, and collect his winnings if he's been lucky."

"Thanks," replied the boy. "I'll remember the place."

Billy on his return to the office with Mr. Casey's letter, said nothing to either Mr. Hooper or Kittie about what the clerk had told him.

It was clear to the boy that Smith was a race-track gambler, and that the money he had obtained from Miss Armstrong had probably been lost on the races.

It made Billy mad to think that the money he had won for the girl on the market, should have been sacrificed in this manner.

As soon as he left the office for home he hunted up Officer Daly, and found him on Beaver Street.

He gave the policeman an outline of the case, and asked him if he could suggest any way to make Smith disgorge any part of the \$600 he might have left.

"You could have him arrested, of course, but as the young lady has no evidence to show that she gave the fellow the money, if he chose to deny the fact in court, his word is as good as hers, and the chances are he would be discharged by the magistrate. Now, you say he's a nightly hanger-on at Nagle's, on —th Avenue? I'll give you a note to John Mulligan, a ward man and particular friend of mine. You'll find him at the 125th Street Station. He'll get you inside of the pool room, where you can point out Smith to him, if he's there. Mulligan is a good hand at a bluff game. Maybe he can intimidate Smith into giving up the money if he has it."

Officer Daly wrote the note and gave it to Billy, who thanked him.

Early that evening, Billy came down from the Bronx, and called on John Mulligan, who, after reading Daly's communication, agreed to take a hand in the matter.

They went together to Nagle's, where Ferdinand Smith was discovered at the bar treating several of the habitues, and in a particularly jolly mood.

Mulligan found out from the barkeeper that Smith had made a ten-strike that afternoon.

He had backed a horse heavily and had won \$800.

He had the money in his clothes at that moment.

Mulligan and Billy followed Smith up the street to his lodgings, and as he was about to enter the house, the ward man stepped up and told Smith that he had a warrant for his arrest.

Smith was paralyzed, and wilted at once when he saw Billy, whom he recognized.

"Can't this thing be squared?" he asked in a tremulous tone.

Mulligan said it could not—he would have to lock him up.

Then Billy, as it had been arranged beforehand, interposed.

"If you'll come up with \$600, plus \$275," said the boy, "I'll see that you get off, Mr. Smith."

Mulligan objected strenuously to any such arrangement, and threatened to lock Billy up, too.

Smith offered Mulligan \$25 if he would permit him to settle with Billy on the terms proposed.

The ward man finally reluctantly yielded, when the boy remarked that Smith would lose his job if he was brought into court, even if he was discharged.

So the matter was arranged and Smith paid down all the money he had—\$900.

Then Mulligan and Mr. Hooper's messenger went off chuckling at the success of their little ruse.

Next morning Billy handed Kittie \$850, retaining \$25 to present with the girl's compliments to Officer Daly.

CHAPTER XIV.

BILLY MAKES A DANDY SCOOP.

Kittie Armstrong was very grateful to Billy Moss for recovering her money, but insisted that the boy must return the \$250 to Mr. Smith, as she did not care to benefit by the deal.

She said she was very much disappointed in the man and was done with his treacherous friendship forever.

Billy therefore proceeded to the office of Casey & Pratt to give the money to Smith, but found that the bookkeeper had been discharged.

The only thing he could do then was to enclose the \$250 in an envelope, with a brief note of explanation, and send it by registered mail to Smith's address.

In a few days he received a card with the bookkeeper's signature, and he handed it to Kittie as evidence that Smith had received the money.

About a month after this affair, Billy discovered that a combination was being formed to boom D. & G. shares.

He had got his information from a reliable source, but he waited till he saw some indication of the move on the tape.

The shares had been going at 87 and thereabouts for some months, as the boy found out by consulting the past records of the Exchange.

A week from the time Billy got hold of his tip it began to rise, and when it reached 91 the young messenger judged it was time for him to get in.

It cost the boy \$36,400 to meet the margin on 4,000 shares, and the magnitude of the deal surprised Mr. Colt, who remonstrated with him for taking such chances.

"You ought not to risk over half of your capital at the outside," he said to Billy. "If this stock goes down instead

of up, I shall feel bound to come to your rescue, because I don't want to see you lose your money."

"Mr. Colt," replied the boy, firmly, "this is simply a matter of business between you and I, and I shall not allow your friendship to interfere in the matter. If I should lose my money it's my own lookout. I have made the money myself, and I expect to make a million yet out of the market. It takes some nerve to operate as I am doing. I am am cultivating it with a view to the future, therefore I don't wish you to spoil it. I don't want to own a dollar that I haven't made by my own efforts. I may be lucky in getting next to good pointers, but they would not amount to much if I did not use the right judgment in working them up. Unless you will allow me to carry on my business along my own lines, I shall feel obliged to remove my custom from your office. I say this with all due respect, Mr. Colt, and I don't wish you to think I am ungrateful to you for your advice, and your friendly interest in my affairs. I am only a boy, it is true, sir, but I think I have almost proved that I have a man's head on my shoulders. I consider that in every deal I undertake that I am on my mettle—that it is up to me to show what I can do. I try not to bite off more than I can chew, but, of course, I am liable to make a mistake once in a while. If there is an operator in Wall Street who doesn't, he's a phenomenon, and ought to be put on exhibition."

The banker was not offended by the lad's plain talk.

In fact he admired his grit and determination more than ever.

He said to himself that this boy was bound to succeed in the end, in spite of reverses that come to every one in some point of their career.

So Billy had his own way.

He also bought sixty shares of D. & G. for Kittie, on a separate deal, handing her the memorandum furnished by Bunker Colt.

He told her it was more business-like, and that he preferred to have it that way, after her unfortunate experience at the hands of Ferdinand Smith.

Three days later, D. & G. shares took a sudden rise, going from 91 to 96 in a couple of hours, and many brokers were to be seen running to and fro on the floor of the Exchange, trying to secure some of the stock.

By the morning following, the shares had leaped up to 102, and there was great excitement in the market.

The majority of good stocks advanced several points, some more than others, in sympathy with D. & G.

The bears made a bold raid that day and the quotations fluctuated all around. D. & G. dropped to 97, and finally going back with a rush again to 103 just before the Exchange closed for the day.

"You're the luckiest boy in the Street," cried Kittie that afternoon when Billy dropped around to see her for a moment or two. "You're nearly \$50,000 ahead on this deal. And I'm a lucky girl to be associated with you, for I have made \$720 on my 60 shares, more than doubling my little capital. When are you going to sell?"

“Haven’t decided, Kittie. The market looks strong yet. The moment I find it’s beginning to wobble, I’ll get out so quick that it will make your head swim.”

“I don’t see how you can keep track of it, when Mr. Hooper keeps you on the move almost all the time.”

“Every office I go in I get a sight at the tape, and that enables me to keep up with things. Then I keep my eyes and ears wide open. Brokers are always discussing the situation, and figuring on how the market is likely to go. I hear them constantly throwing out their guesses, and their reasons therefor, and I form my opinion on theirs, using my own judgment in addition.”

“I never saw a boy like you. You aren’t nervous or excited a bit. Why, if I stood to win \$50,000 or lose it, like you do at this moment, I couldn’t keep still in my chair. Even as it is with my poor little \$720, I’m so excited and worked up, lest the market go to pieces in the morning, and I might lose all that profit, which means a great deal to me, that I don’t believe I’ll sleep a wink to-night.”

“Pshaw! Learn to take it cool, Kittie. If I was to get rattled over a deal I don’t know where I’d come out. Why, some months ago I heard that Broker Elliott lost nearly a million on a certain stock inside of an hour. Everybody knew it, too, and expected to see him throw up his hands and go to the wall. They began to sympathize with him over his losses, because he was a good fellow, and all the other brokers liked him, and really felt sorry after a fashion because he’d been hit so hard.”

“Did he fail?” asked Kittie.

“He did not, though it afterward came out that he had lost every dollar he owned in the world and was more than \$100,000 in debt on top of that.”

“How did he manage to meet his engagements?”

“By keeping his mouth shut, and putting up a big bluff. He gave the sympathizers the laugh. Said he wasn’t down and out yet, in spite of his setbacks. He’d have some of their scalps yet dangling in his wigwam, and so forth. The result was, everybody believed he was still well off, and when he went around to raise a loan among his particular friends, they chipped in without saying a word about security. If they had known the truth—that he really was flat broke, with only his seat on the Exchange to offset debts of twice its value—they would never have come up with a cent, and he would have been forced out of the Street. Three months from that time he didn’t owe a cent, and had more than a hundred thousand to his credit in bank. That shows you the advantage of a still mouth and a wise head, as Mr. Hooper said he wanted in a boy when he took me on here.”

Kittie agreed that there are advantages in knowing when to keep one’s mouth shut, and when to open it.

Next morning, D. & G. opened at 104 3-8, and kept on going up amid the wildest excitement of the year.

When it reached 110, Billy was waiting for a reply to a note he had brought to a broker in Exchange Place.

There were three brokers gathered around the indicator at the time, waiting for an interview with the head of the firm.

Billy listened to their conversation, and noticed that they were all distrustful about the present state of the market.

They said it had a decidedly unhealthful look, and that they looked for a break in prices at any moment.

They were all men of age and experience, and Billy put a good deal of confidence in their opinions.

As a consequence, before he returned to the office, he stopped at Mr. Colt’s bank and ordered the margin clerk to sell his stock and Kittie’s at once.

It was done inside of fifteen minutes at 110 5-8.

When Billy got back to his own office, he went in and told Kittie what he had done.

“I’m so glad,” she exclaimed with a sigh of relief. “Really, I’ve been frightfully nervous all morning. I’m such a fidgety thing that I think I ought not make any more ventures on the market.”

“Oh, nonsense! You want to keep next to me and I’ll make your fortune. Let’s see where we stand.”

They figured it up together, and Billy found that he had won a trifle over \$75,000, while Kittie had made \$1,100.

“My goodness!” Kittie cried. “I’m worth \$1,700 now. And just to think, mother doesn’t know a thing about it. I’m going to surprise her with \$100.”

“That’s right, Kittie, don’t forget your mother. She’s the whole thing with me.”

“I believe that’s why you’re so lucky—you’re so good to your mother,” she said admiringly.

“It always pays to be good to your mother, Kittie. Just consider what a fellow’s mother does for him, when he isn’t able to take care of himself. No boy can be too grateful. I have heard of pretty tough boys, and men, too, who were saved from crime because they happened to think of the effect it would have on their mother.”

“Boys are generally more thoughtless with respect to their mothers than girls,” said Kittie; “but they love them just the same.”

“I love mine all right, don’t you forget it; and sis; and I guess I’d love you, too, if I was older than you, instead of younger.”

Kittie laughed and blushed, and said she guessed she wasn’t old enough to be his grandmother yet.

CHAPTER XV.

CONCLUSION.

Scarcely more than an hour after Billy had closed his deal, the market went to pieces with an uproar that found echoes all over Wall Street.

Banker Colt was in an Exchange Place office when he heard of the panic.

He had gone into D. & G. on the strength of Billy’s deal, for he was certain the boy was operating on a bona-fide tip, and he had sold out that morning and had cleared over \$200,000, for he had bought 10,000 shares.

Not having received an order from Billy to sell, and unaware of the fact that the boy had visited his office while he was out, he was afraid the young messenger had overstepped the mark this time in his eagerness to make a big profit.

He ran to a telephone and called up Mr. Hooper's office. One of the clerks answered him.

"Is Billy Moss in the office?" he asked.

"Yes, sir. Just came in."

"Call him to the 'phone, please."

"Hello! Who's this?" asked the boy when he went into the booth.

"Mr. Colt. Is that you, Billy?"

"Yes, sir."

"The market is on the slump. How about your shares of D. & G.? Shall I call up our broker in the Exchange and have him throw your stock on the market for what it will bring?"

"I haven't any D. & G. left, sir. I told your margin clerk an hour ago to sell my holdings and Miss Armstrong's sixty shares at the market price, and I suppose he attended to the matter. At any rate it seems to be up to you," and Billy laughed.

"I'm glad to hear it. I was afraid you had been caught. Good-bye."

"That's one on Mr. Colt," grinned the boy, as he left the booth. "But it was very kind of him to notify me."

After the slump in the market, which had affected all stocks alike, there was a lull in Wall Street affairs, and some of the brokers took advantage of the fact to leave town for a few days.

It was late in June, and the warm days were coming on.

Banker Colt told Billy that he'd like to have him go on a fishing trip with him for a week if he could get away.

"Well, sir, I'd like to go fishing very much, indeed, though I'm not an expert at the business."

"Few are," responded the banker. "I think you'll be able to extract enough fun out of it to pay you."

"I guess I will, sir. Where are you going?"

The banker mentioned the place.

"What kind of fish can you catch there?" asked the boy.

"Well, bass for one thing; and trout; and several other varieties."

"That will be fine," replied Billy, gleefully. "I was down to Sheepshead Bay last Sunday, all day, with a friend of mine. We had new lines and first-class bait, but all we caught were a few flounders."

"That was a waste of good time, Billy," laughed the banker.

"I guess it was, Mr. Colt," replied Billy, picking up his hat. "I'll ask Mr. Hooper to-morrow morning, if I can have a week off. I'll let you know the result over the 'phone."

Billy got his week off, and went with Mr. Colt and another banker, for a week's fishing up Long Island Sound.

When he got back to Wall Street again, he felt like a new boy.

"I had the time of my life, Kittie," he told the stenog-

rapher enthusiastically. "I must have caught a hundred fish, and some of them were as big as that," and the boy indicated with his hands, a space of about ten inches.

"What kind of fish did you catch, Billy?"

"Bluefish mostly."

"Did you catch any crabs?"

"Oh, yes. I caught a number of them while trying to row the boat," he grinned.

"Where did you and the gentlemen go?"

"Great South Bay. We went out every morning in a good-sized catboat, and stayed all day."

"I rather envy the good time you had, Billy."

"Say, Kittie, don't you wish you was a boy, sometimes?" Kittie smiled and cocked her head on one side.

"You want to know too much," she said, turning to her machine and beginning to tap the keys.

Billy took that as a sign that she had nothing further to say, and he returned to his post in the outer office.

Towards the end of that week business began to pick up again, and Billy kept pretty wide awake on the lookout for another good thing.

Nothing turned up that he thought safe enough to tackle until early in September, when he accompanied Mr. Hooper one morning to a safe deposit company.

He sat down in the reception-room to wait for his boss, who had gone into the big vault to get a package of securities out of his box.

He picked up a copy of a morning paper, and was getting interested in the baseball scores, when three ladies came in.

While waiting for an attendant to come, one of them told the others in confidence that her husband had promised her the finest sealskin jacket in the city.

"He is going to make a barrel of money out of a pool he's gone into to boom Louisville & Nashville. He told me last night they expected to start in buying right away, and that I might expect the money for my jacket inside of ten days."

That was all Billy heard, but it was enough to set him on the watch for early development in L. & N. shares.

Next morning he noticed that 10,000 shares of that stock had changed hands the day previous at 86.

On Monday, L. & N. had gone up half a point by noon, and when the Exchange closed it was quoted at 88, with 30,000 shares recorded as having been sold since morning.

"That begins to look like business," said Billy to himself. "It looks like a safe proposition for me to tackle. I must see if Kittie is game for another plunge."

The pretty stenographer hesitated whether to go into the market again or not.

Billy drew such a glowing picture of what she might expect to make this trip with her \$1,700 capital, that she was persuaded to yield to his request, and next day she drew her money from the savings bank and gave it to him.

Billy took the first chance to call on Banker Colt.

"What is it this time, Billy?" asked the banker, when the boy took his seat by the side of his desk.

"It's 10,000 shares of L. & N., at the market price for

me, and 200 shares of ditto for Miss Armstrong," replied the young speculator serenely.

The broker whistled.

"There's nothing slow about you, young man," he said. "Evidently you are taking the road to either Salt River, or a quarter of a million. I am bound to say I admire your nerve. There isn't a speculator on the Street, no matter what his age and experience, that has more. You are always on your mettle. I hope you will win out again, Billy; but don't forget the fable of the pitcher and the well, or the proverb that it's a long road that has no turning."

Billy handed the banker Kittie's \$1,700 cash, and signed an order on his own account for \$88,000 to cover his margin.

Then he returned to his office ready to run errands as usual, as unconcerned apparently as though he had not a dollar at stake in the greatest game of chance that America can produce.

Billy knew that L. & N. was a gilt-edged stock in its way, which owing to some manipulation of inside operators had been depressed of late.

It was a safe thing to buy even in the lower nineties.

Two days after he had made the deal, the shares were quoted at 92, which represented a paper profit to him already of between thirty and forty thousand dollars.

Kittie, of course, was delighted, for her own winnings were above \$700.

"Nothing succeeds like success, does it, Kittie," remarked the boy to her. "Here I am running errands for Broker Hooper at \$7 per, and at the same time earning thousands of dollars a day on the outside."

Next day L. & N. was being much sought after by the brokers, and when they found the shares hard to get hold of, they began a lively bidding that in two more days carried the price to 102.

Billy ordered 2,000 of his shares sold at that figure, on which he made a profit of something over \$27,000.

Next day he disposed of 2,000 more at 105, clearing \$33,000.

He now felt perfectly safe, for he had \$122,000 cash in the banker's hands.

On the following day he let 3,000 shares more out at 108, and then sold Kittie's holding at 108 3-8, on which the girl netted about \$4,000, making her worth altogether \$5,700.

She couldn't hold the secret any longer from her mother, and when Mrs. Armstrong recovered from her surprise, she was the most delighted woman in Brooklyn.

Next day the shares had mounted to 110, at which price Billie told Mr. Colt to let go the rest of his holdings on the market.

The 3,000 shares were greedily snapped up as soon as offered, and the young messenger-speculator added \$65,000 more to his account.

Altogether he had made \$183,400 out of L. & N., which added to his capital, made him worth \$298,000.

And he was only seventeen years old, and had been in Wall Street just two years and five months.

"Papa says you're worth over a quarter of a million, Will," said Edith Colt, on the occasion of his next visit. "And that you made it all yourself."

"What your father says must be true," laughed Billy, who was on the most intimate terms with the millionaire banker's youngest daughter.

"You're a smart boy, aren't you?" she replied, admiringly.

"Don't ask me to blow my horn," he answered. "If I am as smart as you are pretty, I shall be perfectly satisfied with myself."

"Aren't you complimentary!" she cried, with a pleased look. "Papa says you are making a lot of money for a Miss Armstrong in your office. Who is she? Do you like her a great deal?"

"I like her very much indeed, Edith, but not a quarter as much as I like you."

"Oh, I don't believe that," with a pout.

"I hope to prove it some day if you'll let me. I am out for a million for a particular purpose."

"What is it? Tell me, won't you? Do, please."

"I'll tell you when I've collared the million."

"Won't you tell me now," coaxingly. "I want to know." Billy shook his head.

"I promise to tell you some day, even if I fail to get the million."

He told her five years from that night, when he was twenty-one years of age, and she twenty, and at the same time he asked her a very important question.

She said "Yes" to it, but said he'd have to speak to her father and mother.

Billy interviewed Mrs. Colt first, after getting Constance to smooth the way for him, and the reply was so satisfactory that the boy plucked up courage enough to bring the subject before the banker.

Mr. Colt said if Mrs. Colt had said yes, he had no objection, and so two years later Edith became Mrs. Billy Moss, notwithstanding he had not yet acquired the million, though he was well on the road to it.

Nearly ten years have elapsed since that happy event, and though Billy has made several millions in Wall Street, he is still just as much as ever.

THE END.

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